



City of Ripon

6th Cycle Housing Element

Public Review Draft

Housing Plan Background Report Appendices

August 2024

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Housing Plan Table of Contents

6.1 Goals, Policies, and Programs 1

 A. Introduction 1

 B. Goals, Policies, and programs 2

 C. Housing Programs 5

6.2. Quantified Objectives..... 30

LIST OF TABLES

Table 1. Fair Housing Program Action Items..... 23

Table 2. 2023–2031 Quantified Objectives 30

PART 1 - HOUSING PLAN

This section describes the City of Ripon's Housing Plan for the 2023-2031 planning period. The Housing Plan identifies specific goals and presents specific policies and actions necessary to address present and future housing needs, meet statutory requirements, and consider the input by residents and stakeholders. In developing this Housing Plan, the City assessed its housing needs, evaluated the performance of existing programs, and collaborated with residents and stakeholders.

The City of Ripon has identified five broad areas of housing policy priorities:

- Provide Adequate Sites for Housing Needs
- Encourage Production of New Housing
- Maintenance and Preservation of Existing Housing Stock
- Ensuring Equal and Fair Access to Housing Opportunities
- Encouraging Energy Conservation

For each program, the responsible party and timing of implementation are identified. For programs that have quantified objectives, the objectives are quantified in Table 6-1.

6.1 GOALS, POLICIES, AND PROGRAMS

A. INTRODUCTION

The City of Ripon faces several new and ongoing challenges during this Housing Element update, including the loss of the Redevelopment Agency and limited funding for affordable housing. Although funding is limited, there is still an ongoing need to create long-term, affordable housing to ensure a sustainable supply of housing that meets the needs of all income groups.

This Housing Plan reflects: a) community input; b) Ripon's housing needs; c) land availability and constraints; and d) experience gained during the past eight years (as summarized in the Housing Element Background Report). The Housing Plan sets forth the goals, policies, and programs to address the identified housing needs and issues for the 2023-2031 planning period and focuses on the following:

- * **Ensuring housing diversity:** Providing a variety of housing types affordable to all income levels, allowing those who work in Ripon to also live here.
- * **Improving housing affordability:** Encouraging a range of affordable housing options for both renters and homeowners.
- * **Preserving housing assets:** Maintaining the condition and affordability of existing housing and ensuring development is consistent with Ripon's town and neighborhood context.
- * **Advancing opportunities:** Minimizing governmental constraints under the City's control while facilitating the provision of housing and encouraging innovation in design, ownership, and living arrangements.
- * **Promoting fair housing opportunities:** Ensuring residents can reside in the housing of their choice, including Ripon's special needs populations.
- * **Ensuring sustainability:** Ensuring Ripon grows in a responsible manner, in line with resource limitations such as water availability.

B. GOALS, POLICIES, AND PROGRAMS

Under California law, the Housing Element must include the community's goals, policies, quantified objectives, and housing programs for the maintenance, improvement, and development of housing.

This Housing Element includes eight goal statements. Under each goal statement the element sets out policies that amplify the goal. Implementation programs are listed at the end of the corresponding group of policies and describe briefly the proposed action, the City agencies or departments with primary responsibility for carrying out the program, the funding source, and the time frame for accomplishing the program. Several of the implementation programs also identify quantified objectives.

The following definitions describe the nature of the statements of goals, policies, implementation programs, and quantified objectives as they are used in the Housing Element Policy Document:

Goal: Ultimate purpose of an effort stated in a way that is general in nature and immeasurable.

Policy: Specific statement guiding action and implying clear commitment.

Implementation Program: An action, procedure, program, or technique that carries out policy. Implementation programs also specify primary responsibility for carrying out the action and an estimated time frame for its accomplishment. The time frame indicates the fiscal year in which the activity is scheduled to be completed. These time frames are general guidelines and may be adjusted based on City staffing and budgetary considerations.

Quantified Objective: The number of housing units that the City expects to be constructed, conserved, or rehabilitated, or the number of households the City expects will be assisted through Housing Element programs based on general market conditions during the time frame of the Housing Element.

Housing element law recognizes that in developing housing policy and programs, identified housing needs may exceed available resources and the community's ability to satisfy these needs. The quantified objectives of the housing element, therefore, need not be identical to the identified housing need, but should establish the maximum number of housing units that can be constructed, rehabilitated, and conserved, or households assisted over the relevant time frame.

In this policy document, the term *affordable housing* refers to housing that is affordable to all lower-income households, including low-income, very low-income, and extremely low-income households.

This Housing Element contains five goals that provide the vision for the development, conservation, rehabilitation, and preservation of housing in Ripon:

GOAL A: Provide and maintain adequate sites to accommodate the City's housing needs for each income levels, special needs groups, and a variety of household types.

Policy A1: Inventory of Residential and Mixed Use Sites. Maintain an adequate supply of residential land in appropriate land use designations and zoning categories to meet the housing demand of all income segments and special needs populations of the community and ensure that public facilities and services necessary to serve the City's inventory of housing sites continue to be planned and provided in a timely manner.

Policy A2: Housing Availability and Distribution. Encourage development and availability of housing for extremely low, very low, and low income households and special needs groups, including seniors, persons with a disability including developmental, large households, single female heads of household with children, farmworkers, and housing and shelter for homeless and at-risk households, and review and update the inventory of sites for each planning period to ensure affordable and special needs sites are distributed throughout the city in locations with access to retail services, parks, schools, public facilities, public facilities, public transit, and/or other amenities.

Policy A3: Prioritize In-fill and Urban-designated Areas. Maximize housing development opportunities on in-fill and underdeveloped sites as well as sites planned for urbanization prior to converting lands designated for use as agricultural or farmland.

Policy A4: Surplus Property Use. Continue to use appropriately located public property for the construction of housing affordable to lower- and moderate-income households.

Policy A4: Annexation. Seek the annexation of lands within the City's adopted Sphere of Influence and identified 10- and 20-year Planning Horizons at a rate that ensures an adequate supply of appropriately zoned residential land to meet current and projected housing needs. Encourage thorough study and, if appropriate, the annexation of vacant and underdeveloped land appropriate to accommodate diverse housing types within the Ripon Planning Area.

GOAL B: Foster development of a variety of housing types, densities, and prices to meet Ripon's housing needs for people and households of all income levels, including extremely low, very low, low, and moderate income households, and special needs households through removal of constraints, designation of adequate sites, and encouragement of a variety of housing types.

Policy B1: Housing Diversity. Encourage diversity in the type, density, size, affordability, and tenure of residential development (including, but not limited to temporary, transitional, and permanent housing for homeless and low-income people, as well as housing that is accessible to disabled persons and facilitates aging in place) to meet Ripon's housing needs while maintaining quality of life goals for the community.

Policy B2: Affordable Housing Assistance. Facilitate the development of infill, mixed-use, affordable, and special needs housing, including seniors, disabled, developmentally disabled, large families, female-headed households, seasonal and temporary workers, and homeless, through coordination with housing providers, accessing available funding resources, streamlining the City development process, and through regulatory incentives, concessions, and local assistance, when available.

Policy B3: Remove Constraints. In order to promote and accommodate a variety of housing types, address and, where appropriate and legally possible, reduce or remove constraints to the maintenance, improvement, and development of housing for extremely low income, lower income, disabled, including developmentally disabled persons, seniors, single female heads of household with children, farmworkers, and housing and shelter for homeless and at-risk households. Removal of constraints includes ensuring the City's regulations, including the General Plan, Development Code, and North Pointe Specific Plan, accommodate specific housing types and streamlined applications required under State law (e.g., transitional housing, supportive housing, emergency shelters, residential care homes and facilities, employee housing, and provisions to streamline housing approvals).

Policy B4: Variety of Housing Types. Encourage a variety of housing types within single-family neighborhoods, including duplexes on corner lots, lot splits and multi-unit development with accessory and junior accessory dwelling units (ADUs and JADUs).

Policy B5: Provide Single Family Opportunities. Continue to encourage and accommodate low density single family housing, including single story housing on large lots.

Policy B6: Development Fees. Ensure that the development impact fee structure does not unnecessarily constrain production of housing, including infill development, ADUs and JADUs, and multi-family housing.

Policy B7: State Density Bonus Law. Grant residential density bonuses and incentives consistent with State law for qualified projects that reserve units for low- and/or moderate-income households. Provide density bonuses to projects consistent with State law.

Policy B8: Planned Development. Support the use of Planned Development zoning for projects, when utilized to accommodate innovative site plans aimed at increasing the supply of affordable or special needs housing, preserving open space, and/or offering new recreational opportunities when requested by developers or as deemed appropriate.

GOAL C: Promote the conservation, maintenance, and improvement of Ripon’s existing housing stock and preservation of affordable units.

Policy C1: Maintain Existing Neighborhoods. Encourage the maintenance and preservation of existing residential neighborhoods and affordable development.

Policy C2: Housing Rehabilitation. Pursue available rehabilitation and maintenance programs for both owner-occupied and rental housing. Including units affordable to extremely low-, very low-, low-, and moderate-income households, and funding for the conservation and rehabilitation of viable older housing, with an emphasis on housing rehabilitation in areas with lower incomes or greater housing rehabilitation needs in comparison to the City as a whole.

Policy C3: Preserve Rent-Restricted Units. Preserve existing deed-restricted housing for occupancy by lower- and moderate-income residents. Regulate the conversion of existing apartment complexes to condominium ownership, and only permit when the citywide vacancy rate for rental units warrants.

Policy C4: Housing Reuse and Retention. Support non-profit and affordable housing developers with the acquisition and rental assistance of existing market-rate apartment units, and conversion to long-term affordable housing for extremely low-, very low-, low-, and moderate-income households, and large families to increase the supply of available and affordable rental housing.

Policy C5: Streetscape Maintenance. Support the revitalization of older neighborhoods by keeping streets, sidewalks, and other municipal systems in good repair and providing neighborhood improvements, such as street lighting, landscaping, and recreation amenities that contribute to stable, quality neighborhoods.

Policy C6: Safe and Habitable Dwellings. Require compliance with the City’s building codes to maintain the quality and safety of the housing stock and require the abatement of unsafe dwellings, prioritizing rehabilitation and maintenance as opposed to demolition, and ensure any potentially displaced households receive relocation assistance.

Policy C7: Use of Public Funds. Prioritize CDBG and similar funds for the upgrading of streets, sidewalks, and other public improvements in areas identified as having higher concentrations of lower-income or special needs groups and in underserved infill locations, with an emphasis on improving place-based resources for lower-income and disadvantaged populations.

GOAL D: Affirmatively further fair and equal housing opportunities throughout the community for all persons, including special needs populations and all classes protected under Federal and State fair housing laws, so that safe and decent housing is available to all persons and all income levels

Policy D1: Affirmatively Further Fair Housing. Affirmatively further fair housing to ensure access to fair housing opportunities to the entire community and support the provision of fair housing education, assistance, services, and tenant/landlord mediation to Ripon residents.

Policy D2: Promote Participation. Promote participation of all economic segments of the community in the development of the housing element and in the implementation of planning projects and programs.

Policy D3: Prohibit Discrimination. Prohibit discrimination in the sale or rent of housing with regard to any protected characteristic, including race, color, national origin, ancestry, religion, disability, source of income, sex, sexual orientation, marital status, and familial status.

Policy D4: Agency and Non-Profit Coordination for Special Needs Groups. Support collaborative partnerships with the California Department of Housing and Community Development, the San Joaquin County Housing Authority, non-profit affordable housing organizations, and service providers to facilitate greater access to affordable housing funds, to ensure housing opportunities are available for all income levels and special needs groups, and to promote programs that increase access to affordable and high-quality rental and ownership housing opportunities for lower income and disadvantaged populations.

Policy D5: Housing Authority. Continue to support the Housing Choice Voucher programs for extremely low and very low income households and public housing managed by the Housing Authority of the County of San Joaquin County, including the Homeownership Voucher Program, Family Unification Program, and Veteran Supportive Housing, as well as use of project-based vouchers to promote affordable rental units in new multifamily development within Ripon.

Policy D6: Home Ownership Advocacy and Assistance. Encourage homeownership opportunities for low- and moderate-income households in new development areas, promoting a variety of household types and income levels in new neighborhoods.

Policy D7: Housing for Persons with a Disability. Address the special needs of persons with disabilities, including developmental disabilities, through zoning for group housing, promoting universal design, and developing procedures for reasonable accommodation.

Policy D8: Senior Housing. Support development and maintenance of affordable senior rental and ownership housing and supportive services to facilitate maximum independence and the ability of seniors to remain in their homes in Ripon.

Policy D9: Housing for Homeless and At-Risk Persons and Households. Expand opportunities for supportive services, transitional and supportive housing, and emergency shelter to assist households that are homeless or are at-risk of becoming homeless.

GOAL E: Encourage energy conservation in residential development

Policy E1: Sustainable Building. Promote residential construction of durable materials and sustainable designs suited to local conditions that will contribute to reduction of the life-cycle cost of the dwelling, including implementing CALGreen to ensure new development is energy and water efficient and including energy conserving features in existing and future residential developments to conserve resources and reduce housing costs.

Policy E2. Encourage high density residential development, mixed use development, and development projects serving senior, disabled, and other special needs households to be located in areas that have services (grocery store, pharmacy, schools, parks, etc.) within walking distance and/or are served by public transit.

C. HOUSING PROGRAMS

The following programs are the implementing actions the City will take to address its housing goals. Each program identifies the objectives, timeframe for implementation, department or agency primarily responsible for implementation, and the likely funding source.

1. ADEQUATE SITES TO ACCOMMODATE HOUSING NEEDS

PROGRAM 1: MANAGE AVAILABLE RESIDENTIAL LAND

The City plays an important role in facilitating the development of housing to meet the needs of all segments of the community through promoting and maintaining its inventory of sites for residential development. The City will maintain an inventory of adequate housing sites for each income category to make certain that the development capacity is maintained to accommodate the RHNA. The inventory will detail the amount, type, size, location, and anticipated capacity of vacant and underutilized land to assist developers in identifying land suitable for residential development.

Responsible Party: Planning Department; City Council

Funding Sources: General Fund (Staff Time)

Objectives and Timeframe:

- Make the inventory of vacant and underutilized parcels that accommodate a variety of residential uses available to housing developers, non-profit affordable housing

providers, and the public. The City shall update the inventory on a biannual basis, no later than September of 2026, 2028, and 2030.

- In compliance with AB 1486, the Surplus Land Act, facilitate the development of affordable housing and multi-family uses on surplus City-owned sites to streamline future permitting process in the event the properties are deemed surplus.
- **No Net Loss:** Review sites at least semi-annually (no later than June and December of each year) to make certain the City maintains adequate sites to accommodate the RHNA throughout the 6th Cycle pursuant to Government Code Section 65863.
 - Should an approval of development result in a reduction of capacity below that needed to accommodate the remaining RHNA for lower income, moderate-income, or above moderate-income households, the City, and potentially the applicant (in accordance with State law), will identify and, if necessary, rezone sufficient sites within 180 days to accommodate the shortfall and ensure “no net loss” in capacity to accommodate the RHNA allocation, consistent with State law. Any rezoned site(s) will satisfy the adequate sites requirements of Government Code Section 65583.2 and will be consistent with the City’s obligation to affirmatively further fair housing.
 - Review the status of pending and approved development projects annually. If a development project planned to accommodate the RHNA is delayed or modified to reduce development potential, determine if replacement sites are necessary to accommodate the RHNA. If replacement sites are necessary, update the inventory (including rezoning if necessary) within one year.

PROGRAM 2: ANNEXING LAND

The City will continue to determine interest and readiness of properties to annex and develop by meeting regularly with property owners regarding annexing land for development of housing for all income levels and population segments of the City. As part of the annexation process, the City will ensure that a variety of densities are accommodated and that larger annexations provide for both single family and multifamily housing sites.

Responsible Party: Planning Department; City Council

Funding Sources: General Fund (Staff Time)

Objectives and Timeframe:

- When annexation applications are submitted, identify opportunities for projects to provide deed-restricted units through the City’s affordable housing program and to provide a variety of housing types. Prioritize processing of applications that provide lower income housing and/or serve special needs households.

PROGRAM 3: ADEQUATE INFRASTRUCTURE AND FACILITIES

The City will continue to use Public Facility Financing Plan fees to provide the water, wastewater, circulation, storm drainage, and other necessary services and facilities necessary to accommodate new development to address the City’s fair share of regional housing needs and housing needs of special needs populations.

Responsible Party: Planning Department; City Council

Funding Sources: General Fund (Staff Time)

Objectives and Timeframe:

- As part of the preparation of the annual Capital Improvement Program, identify whether any sites are anticipated to be developed with affordable or special needs housing based on discussions with developers in Program 4. If sites are identified for near-term development, determine if eligible Public Facility Financing Plan improvements are needed to assist in the development of the project, including providing water, wastewater, storm drainage, or circulation improvements in advance of development or in conjunction with development of a project.
- The objective of this project is to provide infrastructure improvements to assist with the development of at least two affordable or special needs housing projects.

2. **DEVELOPMENT OF A VARIETY OF HOUSING TYPES TO MEET NEEDS OF ALL INCOME LEVELS, INCLUDING EXTREMELY LOW, VERY LOW, AND LOW INCOME, AND SPECIAL NEEDS HOUSEHOLDS**

PROGRAM 4: PARTNERSHIPS AND ASSISTANCE FOR AFFORDABLE HOUSING

The City can play an important role in facilitating the development of quality, affordable housing in the community through provision providing coordination, technical assistance, regulatory incentives and financial assistance to developers of lower income and special needs housing. By using available tools to facilitate affordable housing development, the City can help address the housing needs of its special needs populations as well as extremely low, very low-, low-, and moderate-income households. The City shall prioritize assisting projects that provide extremely low income and lower income special needs housing for large family, farmworker, and disabled, including developmentally disabled, households. Successful implementation of the City's programs for development of affordable and special needs housing will depend on the leverage of local funds with a variety of federal, state, county, and private sources. The Financial Resources section of the Housing Element identifies the primary affordable housing funding programs available to Ripon.

Responsible Party: Planning Department; City Council

Funding Sources: General Fund (Staff Time); Public Works Department; Planning Department; Finance Department; County; Grants; Impact Fees

Objectives and Timeframe:

- **Housing Production Network.** In 2025, explore opportunities to coordinate with developers, non-profits, affordable housing providers, and funding providers (local, regional, and State), including Bethany, Valley Mountain Regional Center, and San Joaquin Housing Authority. By December 2026, establish an affordable housing network of those interested in developing affordable housing (extremely low, very low, low, and moderate) and special needs housing.
- **Host Meetings and Coordinate Housing Activities.** Host bi-annual meetings in March of 2026, 2028, and 2030 with the affordable housing network of affordable housing developers and non-profit organizations to identify housing development project opportunities, programs, and incentives that support affordable and special needs housing development, rehabilitation, and conversion. Where interest is identified in specific programs or funding sources, work with interested parties to facilitate access to programs and

funding sources (e.g., providing letters of support, assisting with environmental documentation, providing preliminary review of development projects, etc.).

- **Offer Regulatory and Financial Incentives.** Establish regulatory incentives by December 2026 to private and non-profit developers for the development of affordable housing for families, seniors, and other households and housing for special needs populations. Incentives may include:
 - **Provide City Staff Assistance.** Offer study sessions for affordable housing projects for free or at a reduced cost. The study session would be an opportunity to receive preliminary feedback from City staff, Planning Commission, and/or City Council on the preliminary design of an affordable housing project. The preliminary feedback would allow the applicant an opportunity to incorporate recommendations as part of the formal proposal.
 - **Expedite Project Processing.** Expedite processing of projects with 20 percent or more of units affordable to very low- or low-income households or for special needs households.
 - **Frontage Improvements.** Consider a program to allow waiving or reducing the requirements for an affordable housing project on an infill site to complete frontage improvements, by either retaining the property frontage in its existing condition or having the City complete the improvements on the applicant's behalf as part of a larger capital improvement project.
 - **Density Bonus.** Encourage use of density bonus for affordable and special needs housing, particularly housing for the extremely low income, farmworker, disabled, and developmentally disabled populations. See Programs 4 and 13.
 - **Infrastructure and Facilities.** Continue to use Public Facility Financing Plan fees to provide infrastructure improvements to address the City's fair share of regional housing needs and housing needs of special needs populations. See Program 3.
 - **Adjust Development Fees.**
 - Evaluate the effect of the existing and proposed rates on the cost of new housing when reviewing the City's development fee structure. By December 2028, the City shall: 1) consider reducing application processing fees for projects with a minimum of 70 percent lower income units, including at least 10 percent extremely low-income units, and shall take action to implement feasible fee reductions, and 2) identify a mechanism for deferring all or a portion of development impact fees until certificate of occupancy for projects with at least 51 percent lower income or special needs units.
 - As part of the next Public Facilities Financing Plan Update and no later than December 2028, the City shall prepare a nexus study that bases development impact fees on size of residential units (in square feet) unless the use of residential square feet is not appropriate, consistent with AB 602. This will have the effect of reducing impact fees for projects with smaller unit sizes, which will benefit affordable and special needs projects, as such projects usually have more modest unit sizes.

- **Seek Funding.** On a bi-annual basis the City shall identify local, regional, state, and federal assistance programs to assist with the development of affordable and special needs housing. Provided the City has one or more eligible projects, the City shall apply for funding at least twice during the planning period.
 - Pursue federal, state, county and private funding sources for affordable housing as a means of leveraging local funds and maximizing assistance.
 - Provide technical assistance to developers and nonprofit organizations in the application for local, state and federal funding for rehabilitation of existing housing stock and conservation/preservation of affordable housing.
 - Submit, or support developer submission of, affordable housing funding applications, such as development, preservation, maintenance/rehabilitation, and/or homebuyer assistance as well as other opportunities identified during the planning period.
 - Continue to participate in the San Joaquin County CDBG and HOME program and prioritize assisting projects that provide new lower income housing.
 - If the City receives multiple requests for assistance and has to allocate funding applications and support, the City shall prioritize assistance to: 1) projects in highest opportunity/resource areas and racially concentrated areas of affluence, and 2) projects that assist persons with a disability, female headed-households with children, and farmworkers.
- **Quantified Objective:** 200 housing units affordable to extremely low, very low, and low income households.

PROGRAM 5: PRIORITY SEWER AND WATER FOR AFFORDABLE HOUSING

The City shall adopt policies and procedures to provide priority water and wastewater service for developments that include lower income housing units, consistent with State law (Government Code Section 65589.7).

Responsible Party:	City Council, Planning Department, Public Works Department – Water and Wastewater Divisions
Funding Sources:	General Fund (Staff Time)
Objectives and Timeframe:	• By December 2025, adopt policies and procedures to provide priority water service for developments that include lower income housing units pursuant to Government Code Section 65589.7. • Quantified Objective: 200 housing units affordable to extremely low, very low, and low income households

PROGRAM 6: ENCOURAGE VARIETY IN NEW SUBDIVISIONS

The City shall work with developers to promote a variety of housing types, sizes, and costs to affirmatively further opportunities for a variety of household types and affordability levels, including rental opportunities through accessory dwelling units and duplexes.

Responsible Party:	City Council, Planning Commission, Planning Department
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Funding Sources: General Fund (Staff Time)

Objectives and Timeframe:

- As part of the review of development projects, encourage project applicants for new single-family residential subdivisions to design lots of varying sizes and provide a variety of housing types, including modest single family residences, halfplexes, duplexes, and accessory dwelling units.
- **Quantified Objective:** 10 percent of housing units in new single family subdivisions

PROGRAM 7: ASSIST FIRST TIME HOMEBUYERS

Ripon will continue to support and encourage continued funding through the San Joaquin County-administered Urban County HOME program of the GAP Program to assist first time homebuyers and will seek additional funding sources to expand homeownership assistance programs serving the City.

Responsible Party: City Council, Planning Commission, Planning Department

Funding Sources: General Fund (Staff Time)

Objectives and Timeframe:

- Continue to commit a portion of HOME and CDBG funds for homeownership assistance.
- As part of its annual request for HOME and CDBG funds through the County, the City will consider whether GAP Program funds have been expended in the previous fiscal year. If the GAP Program funds have not been expended, the City will request that the County modify the residence/employment requirements to allow applications from residents throughout the County, while providing priority to households living and working in Ripon and prioritizing assistance to lower income households to ensure that the funds are being used to assist lower income home purchases in the City.
- At least bi-annually, identify opportunities for homeownership assistance programs and either apply for funds for a City-administered program or coordinate with San Joaquin County to apply for and administer funds on behalf of the City in conjunction with the GAP Program.
- **Quantified Objective:** Apply for homeownership assistance funds (other than CDBG and HOME) at least two times during the planning period (applications by , 2028, and 2030); 4 very low and 10 lower income units

PROGRAM 8 – BELOW MARKET RATE HOUSING PROGRAM

The City will continue to implement the Below Market Rate Housing Program (Chapter 16.194) to assist lower and moderate income households with homeownership in the City.

Responsible Party: City Council, Planning Department

Funding Sources: General Fund (Staff Time)

Objectives and Timeframe:

- Provide incentives to projects that develop lower or moderate income units on-site. Incentives may include, but are not limited to:

- Allow BMR units to be constructed as attached (townhome or condominium) single family units;
- Allow BMR units to be constructed as duplex, triplex, or fourplex rental units, provided the units are deeded to the City or to an entity approved by the City for administration;
- Prioritize processing of entitlements for development projects that provide lower income BMR units, with prioritization first given to projects that provide the units on-site, then to projects providing the units off-site, then to projects providing land, then to projects paying an in-lieu fee;
- Defer payment of development impact fees for lower income BMR units until issuance of a certificate of occupancy or six months after building permit issuance, whichever is earlier;
- Apply for CalHOME or similar funding, when available, to assist developers that provide BMR units, if developers are interested in using these funding sources. If these funds are received, the City will provide targeted financial assistance for the construction of very low and low income units to off-set the cost of development impact fees for the affordable units; and
- Allow relaxation of development standards, such as reduced lot sizes and setbacks, for the BMR units.
- Evaluate implementation of the BMR program in 2026 and 2029, including project applications, estimated affordable housing requirements, fee collection, incentives requested and utilized, and actual construction of affordable housing units. If the BMR program is determined by the City Council to present an obstacle to the development of the City's fair share of regional housing needs, including construction of market rate housing, the City will revise the ordinance to address the constraint within 6 months of identifying the constraint.
- **Quantified Objective:** A minimum of 3 percent of new single family homes affordable to moderate and lower income households, with an objective of at least 50% of the BMR units affordable to lower income households.

PROGRAM 9: ACCESSORY DWELLING UNITS AND JUNIOR ACCESSORY DWELLING UNITS

The City shall promote the development of accessory units in all residential areas and multi-unit projects by publicizing information on the City's website and social media regarding streamlined permitting requirements, internet resources, "how to" manuals, and/or benefits of multiple units to property owners and the community. An accessory dwelling unit (ADU) is a self-contained living unit with cooking, eating, sleeping, and full sanitation facilities, either attached to or detached from the primary residential unit on a single lot. A junior accessory dwelling unit (JADU) is an accessory unit that is no more than 500 square feet in size and contained entirely within a single-family residence with separate or shared sanitation facilities.

Responsible Party: Planning Department; City Council; Planning Commission

Funding Sources: General Fund (Staff Time); Grants

Objectives and Timeframe:

- **Regulatory Updates.** Update Municipal Code regulations that allow ADUs and JADUs by right on properties to be consistent with State law as described under Program 15.

- **Amnesty Program.** Develop and implement an Amnesty Program by December 2026, which offers a risk-free opportunity for owners of existing, unpermitted ADUs to bring those units into compliance with health and safety standards without risk of code enforcement, demolition of units, and displacement of occupants.
- **Resources.** Provide technical resources online by December 31, 2025 to assist with ADU/JADU development, including factsheets with a summary of requirements for ADUs/JADUs units, fees required, and information regarding available funding and loan programs.
- **Financial Assistance.**
 - Pursue state funding available to assist low- and moderate-income homeowners in the construction of ADUs by December 31, 2026 and bi-annually thereafter.
 - Identify financial assistance for qualified property owners to build ADUs using state funds (such as CalHFA and CalHOME funds) and provide information regarding available resources on the City's website and in the ADU factsheet.
- **Outreach and Education.**
 - Conduct outreach and education on ADU/JADU options and requirements to homeowners with at least 3 Homeowners' Associations and neighborhood groups, located throughout the City, in 2025 and 2027, and 2029.
- **ADU Production.** Conduct annual and mid-cycle review no later than December 31, 2028 of ADU assumptions included in the Housing Resources and Inventory of Sites chapter of the Background Report. If the review finds that production is not consistent with the projections in the Housing Resources chapter and will constrain the City's ability to accommodate the RHNA, modify the City's outreach efforts, resources, and financial assistance efforts within one year to further incentivize ADU production so that the City's projections can be realized.
- **Quantified objective - 72 ADUs by 2031:** 3 extremely low income, 5 very low income, 8 low income, 16 moderate income, and 40 above moderate-income units.

PROGRAM 10: MONITOR CHANGES IN FEDERAL AND STATE HOUSING, PLANNING, AND ZONING LAWS

The City will continue to monitor federal and state legislation that could impact housing and will continue to annually monitor development processes and zoning regulations to identify and remove or reduce, where feasible, housing constraints and endeavor to minimize unnecessary governmental constraints to the development, improvement, and maintenance of housing.

Responsible Department/Agency: Planning Department; City Attorney's Office

Funding Sources: General Fund

Objectives and Timeframe:

- Monitor federal and state legislation as well as City development processes and zoning regulations to identify constraints to housing and update zoning regulations within one year when necessary to comply with State laws that remove or reduce constraints to housing.

PROGRAM 11: GROWTH ACCOMMODATION AND RESIDENTIAL BUILDING CAP

Ripon's Growth Accommodation and Residential Building Cap program is intended to ensure that the pace of growth in the City matches the availability of services and infrastructure. The City will review and implement Growth Accommodation and Residential Building Cap program allocation cap in accordance with State law and will ensure that it does not conflict with accommodating the RHNA of 1,424 units.

Responsible Department/Agency: Planning Department; City Manager; Planning Commission; City Council

Funding Sources: General Fund

2023-2031 Objectives:

- Review the Growth Accommodation and Residential Building Cap program and revise as necessary to ensure that it does not conflict with SB 330 or other provisions of State law by December 2025.
- Bi-annually review the revised Growth Management Ordinance in conjunction with the monitoring of affordable and market rate housing produced to ensure adequate capacity to accommodate the RHNA. Any necessary modifications shall occur within one year of identification of constraints.

Timeframe: Ongoing implementation.

PROGRAM 12: REASONABLE ACCOMMODATION PROCEDURES

"Reasonable accommodation" refers to flexibility in standards and policies to accommodate the needs of persons with disabilities. State law requires jurisdictions to specify a formal procedure for evaluating and granting reasonable accommodations for people with disabilities and special housing needs. The City can grant reasonable modifications to the City's regulations and standards to ensure persons with disabilities, including developmental disabilities, are afforded equal opportunity for the use and enjoyment of their dwelling.

Responsible Party: Planning Department; Building Division

Funding Sources: General Fund (Staff Time) and County Programs

Objectives and Timeframe:

- By December 2024, update the Development Code to establish a Reasonable Accommodations process that promotes fair access to housing based on the Model Ordinance for Providing Reasonable Accommodation provided on HCD's website.
- Provide and maintain a public information brochure on the reasonable accommodation process for persons with disabilities and a reasonable accommodation request form. Provide the information on the City's website and at the Planning counter by April 2025.

PROGRAM 13: REGULATORY AMENDMENTS

Amendments to the General Plan and Development Code are necessary to address various recent changes to State law and address potential constraints to housing. The amendments shall address the following:

- A. **Residential Care Facilities – General Plan:** Revise the General Plan to remove language that limits group quarters, also referred to as residential care facilities, to specific residential land use designations. Group quarters will continue to be addressed through Development Code, rather than the General Plan.

- B. **Residential Care Facilities – Development Code:** Amend the Development Code to fully address small and large residential care facilities consistent with State law. Specifically, the City will amend the Development Code to: (1) allow residential care facilities for six or fewer persons to be allowed in the same manner, including the same parking, height, setback, and other standards, as a residential use of the same type in all zoning districts that allow residential uses; and (2) to allow residential care facilities that serve seven or more people in zones that allow residential uses to ensure fair housing opportunities in a variety of residential zoning districts and ensure all requirements are objective, do not create barriers for housing for seniors, persons with disabilities, or other special needs populations, and are consistent with HCD's December 2022 Group Home Technical Advisory, which establish that non-licensed residential care facilities that operate as a single-family residence serving 7 or more people must be allowed as a permitted use in single-family neighborhoods and that group homes operating as single-family residences that provide licensable services to more than 6 residents may be subject to discretionary approval, provided that feasible and efficient reasonable accommodations are provided in the permitting process.
- C. **Accessory Dwelling Units.** Amend the Development Code to be consistent with State law addressing accessory dwelling units and junior accessory dwelling units, including ensuring ministerial approval for ADUs and JADUs that meet the standards specified by Government Code Section 66323 in all residential and mixed use zones, revising ADU height limits to be consistent with Government Code Section 66321(b)(4), allowing multiple ADUs within portions of an existing multifamily dwelling structure not used as livable space that meet the criteria specified by Government Code Section 66323(a)(3), and allowing not more than two detached ADUs on a lot with an existing or proposed multifamily dwelling that meet the criteria specified by Government Code Section 66323(a)(4).
- D. **Emergency Shelter:** Amend the Development Code to include other interim interventions in the definition of emergency shelter consistent with Government Code Section 65583(a)(4)(C), to allow emergency shelters as a permitted use in the MU zone subject to the objective standards of the zone and objective standards allowed by Government Code Section 65583, to limit parking requirements to sufficient parking to accommodate all staff working in an emergency shelter, provided that the standards will not require more parking for emergency shelters than other residential or commercial uses within the same zone, in compliance with AB 139 (2019), and to remove small shelters as a use requiring Planning Commission approval of a site plan permit for the R4-U zone.
- E. **Low Barrier Navigation Centers:** Amend the Development Code to define and permit low barrier navigation centers consistent with the requirements of Government Code Sections 65660 through 65668, including treating low barrier navigation centers as a by-right land use in areas zoned for mixed-use and nonresidential zones permitting multifamily uses.
- F. **Supportive Housing:** Amend the Development Code to allow eligible supportive housing as a by-right land use in zones where multifamily and mixed uses are permitted pursuant to Government Code Sections 65650 through 65656.
- G. **Family.** Amend the definition of “family” to remove the maximum size of a family.
- H. **Density Bonus.** Amend the City's density bonus provisions to be consistent with Government Code Section 65915, including the types of projects eligible for a density bonus, the percent of density bonus in relation to the percentage of affordable units by income level, and the number of incentives, including providing an 80 percent density bonus and four incentives or concessions for housing projects that contain 100 percent affordable units (including the density bonus units, but excluding managers' units) for low and very low-income households.
- I. **Streamlined and Ministerial Review for Eligible Affordable Housing Projects:** Amend the Development Code to ensure that eligible multifamily, mixed-use, and multi-unit projects are provided streamlined ministerial (by-right) review and are only subject to objective design and development standards consistent with relevant provisions of State law, including SB 330 (2019) and SB 9 (2021), as provided by applicable sections of the Government Code, including but not limited to Sections 65905.5, 65913.4, 65940, 65941.1, 65950, and 66300. State law defines objective design standards as those that “involve no personal or subjective judgement by a public official and are uniformly verifiable by reference to an

external and uniform benchmark or criterion available and knowable by both the development applicant and public official prior to submittal.”

J. **Farm Worker and Employee Housing:** Define, and provide zoning provisions for farm worker and employee housing in accordance with California Health and Safety Code Sections 17021.5 and 17021.6. Specifically, the Zoning Ordinance shall be amended to include the following:

- Any employee housing providing accommodations for six or fewer employees shall be deemed a single-family structure. Employee housing shall not be included within the definition of a boarding house, rooming house, hotel, dormitory, or other similar term.
- No conditional use permit, variance, or zoning clearance shall be required of employee housing that serves six or fewer employees that is not required of a family dwelling of the same type in the same zone.
- Any employee housing consisting of no more than 36 beds in a group quarters or 12 units or spaces designed for use by a single-family household shall be permitted by-right in any zone(s) permitting agricultural use by right. In any zone(s) where agricultural use is permitted subject to a conditional use permit, such employee housing shall be subject to a conditional use permit.
- Permitted occupancy in employee housing in an agricultural zone shall include agricultural employees who may or may not work on the property where the employee housing is located.
- Require that existing or future agricultural farms or places of employment work with housing providers to meet the needs of farm workers and their families.

K. **Affordable Housing (Below Market Rate) Program:** Amend the Development Code to modify the Affordable Housing Program as follow:

- Provide incentives to projects that develop lower or moderate income units on-site. Incentives may include, but are not limited to:
 - Allow the BMR units to be constructed as attached (townhome or condominium) single family or multifamily units;
 - Defer payment of development impact fees for the BMR lower income units until issuance of a certificate of occupancy;
 - Apply for CalHOME or BEGIN funding, when available, to assist developers that provide BMR units, if developers are interested in using these funding sources. If these funds are received, the City will provide targeted financial assistance for the construction of very low and low income units to off-set the cost of fees for the affordable units;
 - Allow relaxation of development standards, such as minimum lot sizes and setbacks, and innovative housing types, such as zero lot line developments, for the BMR lower income units.
- Evaluate implementation of the BMR program on an annual basis, including project applications, estimated affordable housing requirements, fee collection, incentives requested and utilized, and actual construction of affordable housing units. If the BMR program is determined by the City Council to present an obstacle to the development of the City's fair share of regional housing needs, including construction of market rate housing, the City will revise the ordinance to address the constraint.

Responsible Party: Planning Department, Planning Division; Planning Commission; City Council

Funding Sources: General Fund; Grants

Objectives and Timeframe:

- Update the City's General Plan and Development Code by December 2026.

PROGRAM 14: NORTH POINTE SPECIFIC PLAN

The North Pointe Specific Plan does not provide a comprehensive list of allowed uses. This program will revise the North Pointe Specific Plan to ensure that allowed uses are consistent with the requirements of State law and encourage a variety of housing types.

Responsible Party: Planning Department; Planning Commission; City Council

Funding Sources: General Fund

Objectives and Timeframe:

- By December 2026, amend the North Pointe Specific Plan to accommodate accessory dwelling unit (ADU), junior ADU (JADU), employee housing, agricultural employee housing, residential care facilities, transitional housing, supportive housing, and single room occupancy (SRO) uses are permitted in the North Pointe Specific Plan where permitted in the Development Code for the underlying zoning district and ensure that such uses are subject to the standards identified in the Development Code for the underlying zoning district, including all revisions to the Development Code addressed by Program 15.

3. HOUSING AND NEIGHBORHOOD PRESERVATION

PROGRAM 15: PRESERVATION OF EXISTING AFFORDABLE HOUSING

Potential conversion of affordable housing to market-rate housing is an ongoing and critical statewide problem. While no assisted multifamily projects are at risk of conversion at this time (see Table 2-47 of the Background Report), the City shall monitor deed-restricted affordable housing to address potential for conversion in the future.

Responsible Party: Planning Department; City Attorney; City Council

Funding Sources: General Fund (Staff Time), public and private funds

Objectives and Timeframe:

- Annually monitor the City's affordable housing stock to ensure that deed-restricted affordable units are preserved.
- Should any of the assisted housing become at risk of converting to market rate, the City will work with property owners, interest groups, and the state and federal governments to ensure compliance with State law and implement the following:
 - **Technical Assistance:** Provide technical assistance where feasible to public and non-profit agencies interested in purchasing and/or managing units at risk and encourage sellers of affordable units to prioritize sales to entities that will maintain affordability.
 - **Preservation Programs:** Provide information to owners of at-risk properties regarding rehabilitation assistance and/or mortgage financing in exchange for extending affordability restrictions.
 - **Tenant Education:** Hold public hearings upon receipt of any Notice of Intent to Sell or Notice of Intent to Convert to Market Rate Housing, pursuant to Section 65863.10 of the Government Code and provide tenant education on housing rights.

- **Quantified Objective:** Retain the 71 deed-restricted affordable units identified in Table 2-47 of the Background Report

PROGRAM 16: HOUSING REHABILITATION AND NEIGHBORHOOD IMPROVEMENT

Through the Planning Department, Police Department, and Code Enforcement Division, the City will connect areas in need of housing rehabilitation, neighborhood improvements, and abatement of unsafe conditions with rehabilitation and repair resources.

Responsible Party: Planning Department; Police Department; Code Enforcement Division; San Joaquin Urban County (CDBG) and HOME Consortium

Funding Sources: General Fund; San Joaquin Urban County (CDBG) and HOME Consortium

- Objectives and Timeframe:**
- Continue to actively participate in the San Joaquin Urban County (CDBG) and HOME Consortium and coordinate with San Joaquin County to apply for supplemental grant funding through available State programs at least twice during the planning period (2027, 2030) to ensure funds for housing rehabilitation, weatherization, and emergency repair are available to extremely low, very low, and low income households.
 - To the extent that funding and staffing is available, provide technical assistance to developers and nonprofit organizations in the application for local, state and federal funding for rehabilitation of existing housing stock and conservation/preservation of affordable housing.
 - Use Capital Improvement Program funds to improve streets, sidewalks, curb, gutters, and the water distribution and sewage collection systems when needed and to the extent funds are available in aging neighborhoods.
 - Review code enforcement records on an bi-annual basis (2025, 2027, 2029, 2031) to identify areas requiring special attention. If areas with less stable housing conditions are identified (e.g., code violations, significant deferred maintenance, illegal occupancy), perform targeted outreach within one year to the neighborhood and areas to ensure property owners and residents are aware of available housing rehabilitation and improvement programs.
 - As part of code enforcement activities, staff will provide property owners, residents, and Homeowners' Associations with referral information to applicable housing rehabilitation and improvement programs.
 - **Quantified Objective:** Rehabilitation or emergency repair of 3 extremely low, 3 very low, and 3 low income units.

4. PROMOTE NEW HOUSING OPPORTUNITIES AND A VARIETY OF HOUSING TYPES THROUGH REMOVING GOVERNMENTAL CONSTRAINTS

5. AFFIRMATIVELY FURTHER FAIR HOUSING OPPORTUNITIES

Ensuring residents, particularly special needs populations, have access to safe and habitable housing, are treated fairly, and have increased opportunities to live in the area of their choice.

PROGRAM 17: HOUSING ELEMENT MONITORING/ANNUAL REPORTING

Ripon's Planning Department is responsible for the regular monitoring of the Housing Element to ensure that the City continues to assess its affordable housing programs, progress towards the RHNA, including maintenance of adequate sites, and the preservation of affordable housing units. The Planning Department will prepare the Annual Progress Report (APR) for review by the public, City decision-makers, and submittal to the California Department of Housing and Community Development (HCD) and the Governor's Office of Planning and Research (OPR). Completion of the Annual Progress Report is required for the City to maintain access to state housing funds.

The APR will document:

- Ripon's annual residential building activity, including identification of any deed-restricted affordable units and assignment of market-rate units to an appropriate affordability category;
- Special needs units building activity, including new construction, rehabilitation, and preservation;
- Progress towards the Regional Housing Needs Allocation since the start of the planning period;
- Implementation status of the Housing Element programs; and
- Implementation and compliance with other State laws for APRs.

Responsible Party: Planning Department

Funding Sources: General Fund

Objectives and Timeframe:

- Review the Housing Element annually and provide opportunities for public participation, in conjunction with the consideration of the APR by Planning Commission and City Council.
- Submit the City's APR to HCD and OPR by April 1st of each year.

PROGRAM 18: ONGOING COMMUNITY EDUCATION, RESOURCES, AND OUTREACH

The City will seek to involve the community in housing-related decisions and will promote the availability of local (City and County-administered), regional, State, and Federal programs for housing construction, homebuyer assistance, rental assistance, and housing rehabilitation. Housing programs will be promoted through the following means: (a) Maintain a webpage on the City's website describing programs available in Ripon, with links to program information on webpages of entities that administer these programs; (b) Include information on programs on a semi-annual basis in City newsletters and other general communications that are sent to City residents; (c) Maintain information on programs at the City's public counter; (d) Train City staff to provide referrals to agencies; and (e) Distribute information on programs at community centers.

Responsible Party: Planning Department in partnership with San Joaquin County HOME/CDBG, City Manager's Office

Funding Sources: General Fund

Objectives and Timeframe:

- Maintain the Housing Element mailing list and send notices related to affordable housing and special needs housing programs to all interested public and non-profit agencies, affected property owners; post notices in public buildings such as City Hall, libraries, post offices and the senior center; and publish a notice in the local newspaper. Information will be posted on the City's website.
- Notify a broad representation of the community when housing strategy or implementing programs are discussed by the Planning Commission or City Council.

- Maintain a webpage on the City’s website describing housing programs available in Ripon, with links to program descriptions, application forms, and contact information for organizations that administer these programs.
- Include information on housing programs in City newsletters and other general communications that are sent to City residents.
- Provide the following information at the public counter, local libraries, and on the website by December 31, 2025 and update information biannually:
 - City regulations regarding ADUs, JADUs, and streamlined permitting opportunities for eligible housing development projects.
 - Availability of the Housing Choice Voucher Rental Assistance Program.
 - Job-training organizations.
 - Programs that provide or assist homeowners with housing rehabilitation, efficiency programs, weatherization, emergency repair assistance, and free energy audits
 - Resource referral information for renters, such as housing discrimination, landlord/tenant relations, access to legal aid services for housing complaints, and information on housing advocacy programs and similar information.

PROGRAM 19: UNIVERSAL DESIGN AND ACCESSIBILITY

The goal of universal design is to accommodate a wide range of the population with disabilities including children, aging populations, and persons with disabilities by providing features in residential construction that enhance accessibility. Housing that is “visitable” is accessible at a basic level, enabling persons with disabilities to visit the homes of their friends, relatives, and neighbors.

Responsible Party: Planning Department; Building Division

Funding Sources: General Fund

- Objectives and Timeframe:**
- Encourage a range of housing types for the developmentally disabled through coordination with the Valley Mountain Regional Center to identify needed housing types, such as independent living opportunities and group homes and other facilities that provide assistance to residents. Work with potential developers to identify appropriate sites and potential funding sources. Projects that provide housing for developmentally disabled persons will be assisted through priority/expedited processing, assistance with funding applications, and assistance with any density bonus requests for a density bonus, reduced development standards (e.g., minimum lot size, setbacks, parking, etc.) or other incentives.
 - Provide information on universal design and visitability principles to residential development applicants.

PROGRAM 20: ACCESS TO HOUSING FOR SPECIAL NEEDS HOUSEHOLDS

Ripon has provided rental and ownership opportunities to serve a variety of income levels and a range of household types. During the 2023-2031 Housing Element Cycle, the City anticipates continuing to increase rental and ownership opportunities for all

income levels. To ensure that housing opportunities are accessible to the City's existing residents that may be at risk of displacement, to increase access to resources, and to affirmatively further fair housing access and opportunities, the City will coordinate with regional housing and service providers to connect targeted very low- and low-income residents and employees with access to new housing opportunities.

Responsible Party: Planning Department

Funding Sources: General Fund

Objectives and Timeframe:

- Continue participating in the San Joaquin Continuum of Care (ESG funds) and Urban County/HOME Consortium (HOME funds), to ensure services are made available to Ripon residents. Provide information on service programs at City Hall and include program information, including health, human assistance, senior, and homeless programs, on the City's website.
- Support efforts of countywide social service agencies, nonprofits, and other service providers in their efforts to provide housing and services for special needs groups, including seniors, persons with a disability, including developmental, large families, single female-headed households with children, farmworkers, and homeless persons and households, through coordinating annual outreach with County social service agencies, nonprofits, and other service providers to identify housing needs of the community, services available to meet the needs, and additional funding sources or programs that may be available to assist in meeting needs.
- Develop an outreach program by December 2027 to connect lower-income residents and the lower-income workforce in the City with resources identified through regional coordination (previous bullet) and resources coordinated by the City, including new rental and ownership opportunities, access to resources for home ownership, including counseling for new buyers and existing homeowners, and housing rehabilitation programs as those become available, and access to housing assistance providers, promoting fair housing choice and access to safe and decent housing within the community, and conduct outreach annually, or more frequently, as housing opportunities become available.

PROGRAM 21: REPLACEMENT HOUSING

Government Code Section 65583.2(g)(3) requires the replacement of units affordable to the same or lower-income level as a condition of any development on a nonvacant site identified in the Housing Element consistent with those requirements set forth in Government Code Section 65915(c)(3) and Government Code Section 66300(d) requires that the City only approve projects that will demolish residential units if the project will create at least as many residential dwelling units as will be demolished and certain affordability criteria are met. Replacement requirements shall be applied for sites identified in the residential sites inventory (Appendix A) that currently have residential uses, or within the previous five years have had residential uses that have been vacated or demolished, and:

- Were subject to a recorded covenant, ordinance, or law that restricts rents to levels affordable to persons and families of low or very low-income; or
- Subject to any other form of rent or price control through a public entity's valid exercise of its police power; or
- Occupied by low or very low-income households.

For the purpose of this program, "previous five years" is based on the date the application for development was submitted.

Responsible Party:	Planning Department
Funding Sources:	General Fund; replacement costs to be borne by developer of any such site
Objectives and Timeframe:	• Identify the need for replacement of housing units and ensure replacement, if required, on an ongoing basis for all project applications. • Specifically, housing development projects that require the demolition of residential dwelling units shall be reviewed and shall only be approved if: a) the project will create at least as many residential dwelling units as will be demolished, b) certain criteria are met, including replacement of protected units (Government Code Section 66300(d) (Chapter 654, Statutes of 2019 (SB 330)), and c) if the parcel is in the inventory (Chapter 4 of the Background Report and Appendix A), the project must replace units affordable to the same or lower income levels.

PROGRAM 22: HOMELESS CONTINUUM OF CARE

The City actively assists in addressing the needs of the homeless community at the local and regional levels whereby resources are provided to persons and households that are homeless or at risk of homelessness, including the provision of emergency shelter, transitional housing, supportive housing, and permanent housing.

Responsible Party:	Planning Department; City Manager's Office; City Council
Funding Sources:	General Fund (Staff Time)
Objectives and Timeframe:	• Annually review and pursue State and Federal funds available to support existing emergency shelters and transitional housing with maintenance and operation costs. Pursue funding at least two times in planning period, based on available funding. • Continue to maintain a designated staff position to reach out to persons experiencing homelessness and connect them with resources, including housing vouchers and supportive services. • Address homelessness at the regional level, through continuing to participate in the San Joaquin County Continuum of Care to ensure adequate shelter space is available to accommodate the unmet need Countywide and to ensure services are coordinated to provide unhoused persons with social, health, financial, and other supportive services necessary for persons to become and remain housed and live in a safe, dignified manner. • Address homelessness at the local level through working with service providers and nonprofits to coordinate funding applications, use of available ESG, CDBG, and other funds, with the development of emergency shelters, transitional housing, and supportive housing.

PROGRAM 23: AFFIRMATIVELY FURTHER FAIR HOUSING

This program includes components of other programs in the Housing Plan as well as additional actions to address fair housing throughout the 6th Cycle. This program facilitates equal and fair housing opportunities by taking meaningful actions to affirmatively further fair housing (AFFH) and address impediments identified in the analysis located in the Background Report. In summary, the City offers higher opportunity areas but faces challenges in promoting and providing a range of housing types and prices suitable for lower-income households. Providing a range of affordable housing can help foster more inclusive communities and

increase access to opportunities for persons of color, persons with disabilities, and other protected classes. Table 1 summarizes fair housing issues, contributing factors, and recommended implementing actions.

The actions listed below, along with the other programs identified in this Housing Plan, were developed to cumulatively address the AFFH goals to counteract the disparities and issues that were identified in the AFFH analysis located in the Background Report. The timeframes and priority levels are added to ensure the implementation of these actions in a timely manner. The priority levels for these actions are defined as follows:

- High priority contributing factors are those that have a direct and substantial impact on fair housing, and are core municipal functions that the City can control;
- Medium-priority factors are those that have a direct and substantial impact on fair housing, but the City has limited capacity to control their implementation; and
- Low-priority factors may have a direct and substantial impact on fair housing choice, but the City lacks capacity to address it, or the factor may have only a slight or indirect impact on fair housing choice.

In addition, the City intends to monitor the AFFH actions on an annual basis in conjunction with the preparation of the APR to ensure the goals are being met. If any action items are not being achieved, the City will adjust its metrics, timeframes, and commitments as necessary to ensure it meets its AFFH goals.

Responsible Party:	Planning Department; fair housing services providers; City Council; City Manager's Office
Funding Sources:	General Fund (Staff Time); Grants
Objectives and Timeframe:	• Implement measures to affirmatively further fair housing on an ongoing basis, with specific timelines for individual components as outlined in Table 1.

Table 1: Program 23 Fair Housing Program Action Items

Program/Action Area ¹	Specific Commitment	Timeframe	Geographic Targeting	Metrics
Fair Housing Education, Outreach, and Enforcement				
Governmental Transparency Ensure the public has access to Ripon's planning and financial documents, to promote housing opportunities and affirmatively further fair housing.	- Update the City's website to include an archive of impact fee nexus studies and cost of service studies no later than December 31, 2024. - Continue to provide planning and financial documents, including zoning and development standards (Municipal Code, General Plan, and specific plans), the City's fee schedule, including development impact fees, an archive of impact fee nexus studies, cost of service studies, and annual development impact fee reports, through the City's website to ensure transparency pursuant to Government Code Section 65940.1.	High (December 31, 2024)	Citywide	- Update City's website with archive of nexus and cost of service studies. (December 31, 2024) - Annually update the City's website to include current planning documents and archived financial documents. (2025-2031)
Fair Housing Services, including Education, Outreach, and Enforcement Provide fair housing investigation and coordinate referral services to assist individuals who may have been the victims of discrimination. The City's current fair housing services provider is San Joaquin Fair Housing.	- Coordinate with San Joaquin County to ensure that agreements with the fair housing provider include at least one in-person education and outreach event in Ripon each year and at least two social media posts each quarter targeting Ripon households. - Continue to refer all fair housing inquiries to the City's fair housing services provider. - Promote fair housing opportunities for all people and support efforts of City, County, State and Federal agencies to eliminate discrimination in housing by continuing to publicize information on fair housing laws and State and Federal anti-discrimination laws, including posting information regarding the housing discrimination complaint referral process on the City's website and available at public counters. - Educate selected staff in the Planning Department, on responding to complaints received regarding potential claims of housing discrimination. Selected staff shall receive annual education on addressing fair housing complaints.	High priority: by December 31, 2025	Citywide	- Information on the City's website, and Public Counter (December 31, 2024) - Planning Department staff training (by December 2025 and for any new staff thereafter) - Require fair housing provider to include the following outreach activities: - Annual in-person outreach and education event (2025-2031) - Social media posts (2 per quarter, 2025-2031)

¹ Program numbers reference the corresponding program in the Housing Plan. Program 23 is the AFFH program and all associated actions, objectives, and timing are implemented solely as part of Program 23.

Program/Action Area ¹	Specific Commitment	Timeframe	Geographic Targeting	Metrics
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Housing Mobility Enhancement

Accessory Dwelling Units (ADUs) and Junior Accessory Dwelling Units (JADUs) (Program 9)

Encourage the development of ADUs and JADUs throughout the City to expand housing opportunities for all income levels and special needs groups.

- Update Development Code regulations that allow ADUs, JADUs by right on properties with existing or planned single-family and multifamily uses.
- Support the development of ADUs and JADUs through pursuing funds to assist units that will be affordable to moderate and lower income households and through ensuring fee reductions are consistent with those required by State law.
- Develop and implement an Amnesty Program, which offers a risk-free opportunity for owners of existing, unpermitted ADUs to bring those units into compliance with health and safety standards without risk of code enforcement or demolition provided that the owner legalizes the unit.
- Provide technical resources to assist with ADU/JADU development, including an ADU factsheet with a summary of requirements for ADUs/JADUs and permit fees required for ADUs/JADUs, and information regarding CalHFA grants.
- Conduct a mid-cycle review of ADU assumptions.
- Conduct outreach and education on ADU and SB 9 options and requirements to homeowners and HOAs

- High priority: by December 31, 2025

- Citywide (higher and highest opportunity areas)

- Provide information regarding State, regional, and other financial assistance programs available to qualified property owners to build ADUs using State funds by August 31, 2025
- Update the City's current ADU/JADU requirements, including permitting, development standards, and fees, to comply with State law (Program 15; December 31, 2026)
- Beginning in 2026, bi-annually review and seek funding, when funds are available, to assist with ADUs and JADU units (2026, 2028, 2030)
- Implement Amnesty Program (December 31, 2026)
- Conduct outreach and education on ADU options and requirements to 3 HOA and neighborhood groups located throughout the City (2025, 2027, and 2029)
- Conduct annual and mid-cycle review no later than December 31, 2028 of ADU assumptions
- Goal of exceeding RHNA objective for a total of 72 ADUs

Program/Action Area ¹	Specific Commitment	Timeframe	Geographic Targeting	Metrics
				by 2031, including 30% lower income (10% extremely low, 10% very low, 10% low), 20% moderate, and 40% above moderate income units
Housing Choice Vouchers (HCVs) Extend rental subsidies to extremely low- and very low-income households, including families, seniors, and persons with disabilities.	- Publicize and participate in rental assistance programs, such as Housing Choice Vouchers/Section 8 and other available rental programs, on an ongoing basis. - Partner with San Joaquin County Housing Authority to provide rental assistance to extremely low-, very low- and low-income Ripon residents on an ongoing basis and coordinate with San Joaquin County Housing Authority in 2026, 2028, and 2030 to identify methods to increase assistance to Ripon residents and ensure a fair share of vouchers are available for Ripon. - Share information regarding the HCV Program available on the City website by December 31, 2024; - Encourage the participation of single-family and multifamily property owners through providing information in the City newsletters and bi-annual mailings. - Assist the San Joaquin County Housing Authority by assisting with outreach to Homeowners' Associations and Neighborhood Associations in the areas with the highest opportunity scores in the City, to provide education about the benefits of the HCV Program and to encourage increased landlord participation.	Medium priority: within 24 months of Housing Element adoption	Citywide (higher and highest opportunity areas)	- Request San Joaquin Housing Authority to document participation of single-family and multifamily property owners and the number of Ripon extremely low-, very low- and low-income residents assisted on an annual basis - Provide information regarding the HCV Program available on the City website by December 31, 2024. - Assist the San Joaquin County Housing Authority by requesting the authority conduct outreach to Homeowners' Associations and Neighborhood Associations in the City bi-annually. - Objective of increase HCV and rental assistance participation in Ripon by 20 households
New Housing Choices and Affordability in High/Very High Opportunity Areas				
Partnerships and Assistance for Affordable Housing (Program 4) Use tools to facilitate affordable housing development to address the housing needs of extremely low, very low, low, and moderate income households	- Explore opportunities to coordinate with developers, non-profits, affordable housing providers, and funding providers and establish a network of those interested in affordable housing development. - Identify financial and regulatory incentives to promote affordable and special needs housing development,	Medium priority: within 24 months of Housing	Target affordable housing throughout the City with an	- Establish a network by December 2026 - Identify regulatory and financial incentives by December 2026 - At least two funding application(s) for

Program/Action Area ¹	Specific Commitment	Timeframe	Geographic Targeting	Metrics
	including housing for families, seniors, and other households and housing for special needs populations.	Element adoption	emphasis on higher opportunity areas and racially concentrated areas of affluence.	affordable/special needs housing development (if project is identified) (2026, 2029) • Bi-annual meetings with network to identify opportunities for housing development, funding, and other assistance (2026, 2028, 2030) • 200 units affordable to extremely low, very low, and low income households, with at least 50% of the units located in a racially concentrated area of affluence
Density Bonuses and Incentives (Program 13) Establish procedures for providing density bonuses and incentives consistent with State law.	• Incentivize and remove constraints to affordable housing.	• Medium priority/adopt within 24 months of Housing Element adoption	• Citywide	• Update density bonus ordinance by December 2026 • 40 density bonus units affordable to extremely low, very low, and low income households
Place-Based Strategies for Community Preservation and Revitalization/Maintain Opportunity Scores				
Housing Rehabilitation and Neighborhood Improvement (Program 11) Promotion of housing rehabilitation and neighborhood investment.	• Participate in housing rehabilitation programs and seek additional funding. • Maintain a webpage on the City's website describing rehabilitation and repair programs available in Ripon, with links to application forms, and contact information for County agencies that administer these programs. • Include information on programs in City newsletters and other general communications that are sent to City residents. • Maintain information on programs at the City's public counter. • Distribute information on programs at community centers. • Identify at least 3 projects to maintain or improve educational, environmental, and economic opportunity	• Medium priority: within 24 months of Housing Element adoption	• Citywide (housing rehabilitation) • Disadvantaged/higher need areas (neighborhood investment)	• Apply for funding for housing rehabilitation activities at least twice (by 2027 and 2030) • Make information regarding housing rehabilitation and repair programs available by July 2025 and update annually • Assist a total of 9 lower income households with housing rehabilitation or emergency repairs during the planning period.

Program/Action Area ¹	Specific Commitment	Timeframe	Geographic Targeting	Metrics
	scores in areas of the City most in need of neighborhood investment (deferred maintenance of homes, need for complete streets/sidewalks, areas in the vicinity of older (20+ years) multifamily housing, etc.)			By July of 2025, 2027, and 2030), identify at least 1 project to maintain or improve opportunity scores and seek to implement project within one year (or as soon as a funding source is available)
Reduce Displacement				
Preservation of Existing Affordable Housing (Program 10)	- While none of the City's assisted housing stock is identified at risk of conversion, annually monitor the City's housing stock to ensure that none becomes at risk. - If a project is identified as at risk, implement the technical assistance, preservation programs, and tenant education actions identified by Program 7.	Low/Ongoing	Citywide	Seek funding and coordinate with affordable housing providers to maintain the 71 deed-restricted units identified in Table 2-47 of the Background Report (ongoing)
Housing Rehabilitation and Emergency Repairs (Program 11)	- To ensure that housing is maintained in a safe and habitable manner and to address urgent repair needs that may otherwise displace households, the City will identify funding sources for housing rehabilitation and emergency repair. - Emergency repair funds shall be prioritized to assist in making repairs that are needed to maintain housing in a habitable condition and to reduce displacement.	Medium/24 months within Housing Element adoption	Citywide, with an emphasis on older neighborhoods	- Commit funding on an annual basis through CDBG/HOME programs to continue housing rehabilitation and emergency repair programs (2025-2031) - Seek supplemental grant funding for housing rehabilitation, weatherization, and emergency repair that are available to extremely low, very low, and low income households (2027, 2030) - Targeted outreach to pair property owners in areas with less stable housing conditions with housing rehabilitation and emergency repair funds (ongoing) - Assist 9 lower income households with housing rehabilitation and/or emergency repairs

Program/Action Area ¹	Specific Commitment	Timeframe	Geographic Targeting	Metrics
Replacement Housing (Program 21)	Ensure that there is no net loss of residential units and that assisted units and units occupied by lower income households are replaced.	High priority (ongoing)	Citywide	- Review all development applications to identify the potential to remove housing and determine if any existing units on a project site are protected under Government Code Section 66300(d) - Require replacement of units affordable to or occupied by lower income households (ongoing)

6. ASSURING SUSTAINABILITY

Ensuring Ripon grows in a responsible manner, in line with resource limitations such as water availability.

PROGRAM 24: ENERGY CONSERVATION INITIATIVES

The City will continue to implement energy-efficiency standards for new construction and rehabilitation projects, including the California Green Building Standards Code and encourage participation in available energy conservation programs.

Responsible Party:	Planning Department; City Manager's Office
Funding Sources:	General Fund (Staff Time)
Objectives and Timeframe:	• Provide outreach and education to developers, architects, and residents on current CalGreen requirements to promote sustainability and energy efficiency in project design, as well as in existing structures. • Update the City's website to advertise and promote available programs, including Pacific Gas and Electric (PG&E) programs, City of Ripon water conservation rebates, and the City's low income discount for utility rates, and maintain information on an ongoing basis to promote energy-efficient improvements and programs that will result in reduced utility costs for single-family and multifamily units and to assist households with reducing energy-related costs on the City's website and at the permit counter by December 31, 2025 and update information bi-annually thereafter. • Coordinate with San Joaquin County to identify a portion of housing rehabilitation funds for eligible energy efficiency and weatherization improvements to reduce energy-related costs and improve energy efficiency and identify opportunities bi-annually (2026, 2028, and 2030) to apply for energy, water, and sewer assistance programs, such as the Low Income Household Water Assistance Program, when funds are available.

6.2. QUANTIFIED OBJECTIVES

Table 2 summarizes the quantified objectives by income category for the 2023-2031 Housing Element planning period. State law requires the Housing Element to include quantified objectives for the maximum number of units that can be constructed, rehabilitated, or preserved. Policies and programs in the Housing Element establish the strategies to achieve these objectives. The City's quantified objectives are described under each program and represent the City's best effort in implementing each of the programs. Assumptions are based on past program performance and funding availability, construction trends, land and availability that will enhance program effectiveness and achieve full implementation of the City's housing goals. The quantified objectives anticipate that the City or developers building in the City will receive funding assistance to subsidize the extremely low, very low, and low income units as the City has extremely limited funds available to assist with new housing construction and rehabilitation. The quantified objectives recognize that the City no longer has access to redevelopment agency funds and that many federal and state programs have been cut. Thus, the objectives are based on the expectation that developers are interested in constructing affordable housing in the City and that the City and/or developers serving the City will be able to successfully compete for limited federal and state funding sources to assist in the construction and rehabilitation of extremely low, very low, and low income units.

Table 2. 2023–2031 Quantified Objectives			
Income Group	New Construction Objectives	Rehabilitation Objectives	Conservation Objectives
Extremely Low: <30% AMI	174	3	47 units (all lower income assisted units)
Very Low: 30-50% AMI	173	3	
Low: 50-80% AMI	218	3	
Moderate: 80-120% AMI	255	40	24
Above Moderate: 120% + AMI	604	100	-
Total	1,424	149	71
AMI – Area Median Income (i.e., the midpoint of an area's income distribution) New Construction Objectives: Reflects the City's 2023-2031 RHNA. Rehabilitation Objectives: Reflects loans/grants anticipated through San Joaquin County CDBG/HOME-funded Housing Rehabilitation Loan Program. Conservation Objectives: Reflects conservation of existing affordable housing, including all projects identified in Table 2-47 of the Background Report, all inclusionary units, and assisted ownership projects that have units committed to lower- and moderate-income households.			



City of Ripon

6th Cycle Housing Element

Public Review Draft

Background Report

August 2024

Background Report Table of Contents

1.	INTRODUCTION	2
A.	Contents	2
2.	HOUSING NEEDS ASSESSMENT	4
	introduction	4
A.	Demographic Profile.....	4
B.	Household Profile.....	9
C.	Housing Stock Characteristics	33
D.	Projected Housing Needs.....	45
3.	HOUSING CONSTRAINTS	47
A.	Governmental and Environmental Constraints.....	47
B.	Non-Governmental Constraints.....	75
C.	Public Facilities and Infrastructure	79
D.	Environmental Constraints and parcel characteristics	82
4.	INVENTORY OF RESIDENTIAL SITES AND HOUSING RESOURCES.....	86
A.	Availability of Sites for Housing	86
B.	Incentives and Financial Resources for Housing Development, Rehabilitation, and Preservation.....	93
5.	AFFIRMATIVELY FURTHERING FAIR HOUSING ANALYSIS	96
A.	Outreach	96
B.	Assessment of Fair Housing Issues.....	99
C.	Sites Inventory.....	146
D.	Identification and Prioritization of Contributing Factors and fair housing priorities and goals	149
E.	Goals and Actions	Error! Bookmark not defined.
6.	EVALUATION OF THE 2015–2023 HOUSING ELEMENT.....	152
A.	Introduction	152
B.	Appropriateness and Effectiveness of the 2015-2023 Housing Element	152
7.	OTHER REQUIREMENTS.....	167
A.	Green Building Program	167
B.	Local Energy Conservation Programs.....	167
C.	Water and Sewer Priority.....	168
D.	General Plan Consistency	168

1. INTRODUCTION

The City of Ripon (Ripon) Housing Element (“Housing Element”) consists of two documents: the 6th Cycle Housing Element Background Report (“Background Report”) and the 6th Cycle Housing Element Housing Plan (the policy document, hereafter referred to as the “Housing Plan” or “Plan”). The Background Report provides information regarding the City’s population, household data, and housing characteristics, as well as quantifies housing needs, addresses special needs populations, describes potential constraints to housing, addresses fair housing issues, and identifies housing resources available, including land and financial resources for the production, rehabilitation, and preservation of housing. The Background Report provides documentation and analysis in support of the goals, policies, programs, and quantified objectives in the Housing Plan.

The Background Report of this Housing Element identifies the nature and extent of Ripon’s housing needs, including those of special populations, potential housing resources (land and funds), potential constraints to housing production, impediments to fair housing, and energy conservation opportunities. By examining its housing, resources, and constraints, the City can determine a plan of action to address housing needs and constraints. This is presented in the Housing Plan, which is the policy component of the Housing Element. In addition to identifying housing needs, the Background Report also presents information regarding the setting in which these needs occur. This information is instrumental in providing a better understanding of the community, which in turn is essential for the planning of future housing needs.

A. CONTENTS

This 6th Cycle Housing Element Background Report is divided into the following seven chapters:

1. Introduction

The Introduction describes the components of the 6th Cycle Housing Element and the contents of the 6th Cycle Housing Element Background Report.

2. Housing Needs Assessment

This Chapter includes an analysis of population and employment trends, quantified housing needs for all income levels, including the City’s share of the Regional Housing Needs Allocation (RHNA), household characteristics, housing characteristics, housing stock condition, special housing needs, such as those of the elderly, disabled, including developmentally disabled, large families, farmworkers, families with female heads of households, and families and persons in need of emergency shelter, and the risk of assisted housing developments converting from lower income to market-rate units.

3. Constraints

This Chapter includes an analysis of potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all income levels and for persons with disabilities, including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, local processing and permit procedures, and locally adopted ordinances that directly impact the cost and supply of residential development. This Chapter also provides an analysis of potential and actual non-governmental constraints upon the maintenance, improvement, or development of housing for all income levels, including the availability of financing, the price of land, the cost of construction, proposed and approved densities versus minimum densities, and building permit timing. A discussion of resources available for housing development, including funding sources for affordable housing, rehabilitation, and refinancing is provided.

4. Inventory of Residential Sites

This Chapter provides an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship between zoning, public facilities, and City services to these sites.

5. Affirmatively Furthering Fair Housing

This Chapter includes an assessment of fair housing, including a summary of fair housing issues, an assessment of the City’s fair housing enforcement and fair housing outreach capacity, an analysis of available data and knowledge to identify integration and

segregation patterns and trends, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs, including displacement risk, an assessment of the contributing factors for identified fair housing issues, identification and analysis of the City's fair housing priorities and goals, and identification of strategies and opportunities to implement fair housing priorities and goals.

6. Evaluation of the 2015-2023 Housing Element

This Chapter evaluates the implementation of the 2015-2023 Housing Element, including its effectiveness in achieving the community's housing goals and objectives and its effectiveness in addressing the City's housing needs.

7. Other Requirements

This Chapter addresses opportunities for energy conservation and the 6th Cycle Housing Element's consistency with the Ripon General Plan.

2. HOUSING NEEDS ASSESSMENT

INTRODUCTION

This chapter of the Background Report discusses the characteristics of the City's population and housing stock as a means of better understanding the nature and extent of unmet housing needs. The Housing Needs Assessment is comprised of the following components: A) Demographic Profile; B) Household Profile; C) Housing Stock Characteristics; and D) Projected Housing Needs.

DATA AND METHODOLOGY

To understand the context of local housing in the City of Ripon, a review and analysis of the community's population characteristics and housing stock was performed. The primary data source for the 2023-2031 Housing Element Update is the data workbook of San Joaquin Valley (SVJ) Regional Early Action Project (REAP) report prepared by San Joaquin Council of Governments (SJCOC) staff in 2022. The data workbook contains specific metrics that may be used as pre-certified data for the 6th Cycle Housing Element Housing Needs Assessment. These data have been reviewed and pre-certified by the California Department of Housing and Community Development (HCD). Additional data sources include the U.S. Census Bureau (2010 Census, 2020 Census, and 2016-2020 American Community Survey (ACS)), California Department of Finance (DOF) E-5 Population Estimates, California Employment Development Department (EDD), HCD income limits, and other sources as noted in the document. Due to the use of multiple data sources (with some varying dates), there are slight variations in some of the information, such as total population and total household numbers, presented in this document. The 2010 and 2020 Census data reflect the U.S. Census population, household, and housing unit counts. The ACS data reflects an estimate of demographic and economic characteristics based on a sample size, which reduces the accuracy of the 2020 ACS estimates when used to reflect a small population.

A. DEMOGRAPHIC PROFILE

Demographic changes such as population growth or changes in age can affect the type and amount of housing that is needed in a community. This section addresses population, age, and race and ethnicity of Ripon residents.

POPULATION GROWTH AND TRENDS

Table 2-1 shows population growth for Ripon and San Joaquin County from 1980 through 2020. According to the U.S. Census, the population of City of Ripon in 2020 was 16,013 persons, an increase of approximately 12.0% or 1,716 persons since 2010, resulting in an annual change of 1.2%. During the previous decade (from 2000 to 2010), the City's population increased by 40.9%, or 4,151 persons, resulting in an annual change of 4.1%.

Table 2-1. Population Trends – City of Ripon and San Joaquin County (1980–2020)					
	1980	1990	2000	2010	2020
Ripon	3,509	7,455	10,146	14,297	16,013
Percent Change	--	112.5%	36.1%	40.9%	12.0%
Annual Percent Change	--	11.2%	3.6%	4.1%	1.2%
San Joaquin County	347,342	480,628	563,598	685,306	779,233
Percent Change	--	38.4%	17.3%	21.6%	13.7%
Annual Percent Change	--	3.8%	1.7%	2.2%	1.4%
<i>Sources: San Joaquin Valley Regional Early Action Project Report - U.S. Census Bureau, Census 1980, 1990, 2000, 2010; Social Explorer tables for Census 2020.</i>					

Table 2-2 compares the growth rate of Ripon to other cities in San Joaquin County from 2010 to 2020. Among jurisdictions in San Joaquin County, Ripon had a moderate percentage change in population (12.0%).

Jurisdiction	2010	2020	Change	% Change
City of Escalon	7,132	7,472	340	4.8%
City of Lathrop	18,023	28,701	10,678	59.2%
City of Lodi	62,134	66,348	4,214	6.8%
City of Manteca	67,096	83,498	16,402	24.4%
City of Ripon	14,297	16,013	1,716	12.0%
City of Stockton	291,707	320,804	29,097	10.0%
City of Tracy	82,922	93,000	10,078	12.2%
Unincorporated San Joaquin	141,995	163,397	21,402	15.1%

Sources: San Joaquin Valley Regional Early Action Project Report - U.S. Census Bureau, Census 2010; Social Explorer tables for Census 2020.

AGE CHARACTERISTICS

Table 2-3 compares changes in age distributions between the years 2010 and 2020 for Ripon. The U.S. Census Bureau data shows Ripon has a moderately aged population. The largest shift in age groups occurred in persons 65 years of age and older, which increased by 1,255 persons (54.5%) from 2010 to 2020. The data also shows a significant increase in persons 45 to 64 years, 1,025 persons (33.5%). Similarly, population increase occurred in persons 25 to 44 years of age, which increased by 507 persons (13.7%). In contrast, population decreases occurred in persons 5 to 24 years of age and under 5 years, which decreased by 472 persons (10.7%) and 54 (4.6%) respectively. The median age of Ripon residents increased from 33.8 in 2010 to 39.9 in 2020, which is higher than the State's median age of 36.7 and higher than San Joaquin County's median age of 34.4. This trend points to projecting a larger aging population in the City of Ripon and the need to plan for services, such as health and medical services for this older community.

Age Group	2010		2020	
	Number	Percent	Number	Percent
Under 5 Years	1,173	8.5%	1,119	7.0%
5 to 24 Years	4,413	32.0%	3,941	24.6%
25 to 44 Years	3,663	26.6%	4,166	26.0%
45 to 64 Years	3,057	22.2%	4,082	25.4%
65 + Years	1,486	10.8%	2,741	17.1%
Median Age	33.8		39.9	

Sources: U.S. Census Bureau, Census 2010; ACS16-20 (5-year Estimates), Table DP05.

RACE AND ETHNICITY

Table 2-4 compares changes in racial distributions between the years 2010 and 2020 for Ripon. Between 2010 and 2020, the population of Black or African American decreased by about 27 people or 13.6% and the population of American Indian and Alaska Native decreased by about 10 people or 14.5%. During this time period, the City's Hispanic or Latino population increased by 822 people or 25.9%, the Asian population increased by about 364 people or 64.5%, the Some Other Race population increased by about 58 people or 276.2%, and the population of Two or More Races increased by about 466 people or 119.8%.

Race	2010		2020	
	Number	Percent	Number	Percent
Hispanic or Latino of Any Race	3,177	22.2%	3,999	25.0%
White Alone Non-Hispanic	9,855	68.9%	9,901	61.8%
Black or African American Alone Non-Hispanic	199	1.4%	172	1.1%
American Indian and Alaska Native Alone Non-Hispanic	69	0.5%	59	0.4%
Asian Alone Non-Hispanic	564	3.9%	928	5.8%
Native Hawaiian and Other Pacific Islander Alone Non-Hispanic	23	0.2%	20	0.1%
Some Other Race Non-Hispanic	21	0.1%	79	0.5%

Two or More Races Non-Hispanic	389	2.7%	855	5.3%
Total	14,297	100.0%	16,013	100.0%

Sources: San Joaquin Valley Regional Early Action Project Report - U.S. Census Bureau, Census 2000 & 2010, ACS16-20 (5-year Estimates), Table B03002.

EMPLOYMENT

One of the factors that can contribute to an increase in demand for housing is expansion of the employment base. According to the ACS, the estimated civilian labor force in Ripon totaled 7,633 people in 2020, increasing by 1,853 workers since 2010. The civilian labor force includes those civilians 16 years or older living in Ripon who are either working or looking for work. Table 2-5 summarizes the employment by industry for Ripon residents in 2010 and 2020. The largest industry in Ripon in 2020 was Educational Services, Health Care and Social Assistance at 24.6%, increasing by 268 workers or 16.6% since 2010. This is followed by Professional, Scientific, and Management, and Administrative and Waste Management Services at 9.5% and Arts, Entertainment, and Recreation, and Accommodation and Food Services at 9.4%.

Industry	City of Ripon				San Joaquin County			
	2010		2020		2010		2020	
	#	%	#	%	#	%	#	%
Agriculture, Forestry, Fishing and Hunting, and Mining	119	2.1%	266	3.5%	13,468	5.0%	14,472	4.5%
Construction	479	8.3%	442	5.8%	22,573	8.3%	27,114	8.5%
Manufacturing	515	8.9%	527	6.9%	28,514	10.5%	30,223	9.5%
Wholesale Trade	172	3.0%	423	5.5%	10,916	4.0%	9,655	3.0%
Retail Trade	602	10.4%	704	9.2%	31,546	11.6%	37,996	11.9%
Transportation and Warehousing, and Utilities	333	5.8%	495	6.5%	17,064	6.3%	27,176	8.5%
Information	72	1.2%	42	0.6%	5,270	1.9%	4,015	1.3%
Finance and Insurance, and Real Estate and Rental and Leasing	384	6.6%	369	4.8%	16,372	6.0%	14,579	4.6%
Professional, Scientific, and Management, and Administrative and Waste Management Services	488	8.4%	724	9.5%	23,806	8.8%	30,877	9.7%
Educational Services, Health Care and Social Assistance	1,613	27.9%	1,881	24.6%	55,128	20.3%	65,614	20.5%
Arts, Entertainment, and Recreation, and Accommodation and Food Services	301	5.2%	721	9.4%	20,057	7.4%	25,917	8.1%
Other Services, except Public Administration	222	3.8%	335	4.4%	12,676	4.7%	15,573	4.9%
Public Administration	480	8.3%	704	9.2%	14,249	5.2%	16,597	5.2%
Total Civilian Employed Population 16 Years and Over	5,780	100.0%	7,633	100.0%	271,639	100.0%	319,808	100.0%

Sources: San Joaquin Valley Regional Early Action Project Report - U.S. Census Bureau, ACS16-20 (5-year Estimates), Table C24050.

San Joaquin County is included within the Stockton-Lodi Metropolitan Statistical Area (MSA). EDD projections indicate that the total employment within the Stockton-Lodi MSA is expected to increase by 10.9% between 2018 and 2028. The highest forecast for job growth is in private household workers (200.0% increase) and warehousing and storage (36.4% increase) occupations. EDD also predicts that department stores and credit intermediation and related activities occupations will decrease by 25.0% and 15.0%, respectively, within this time period. (State of California EDD, 2018–2028 Industry Employment Projections). Table 2-6 shows examples of typical jobs and associated mean hourly wages and estimated annual wages in San Joaquin County.

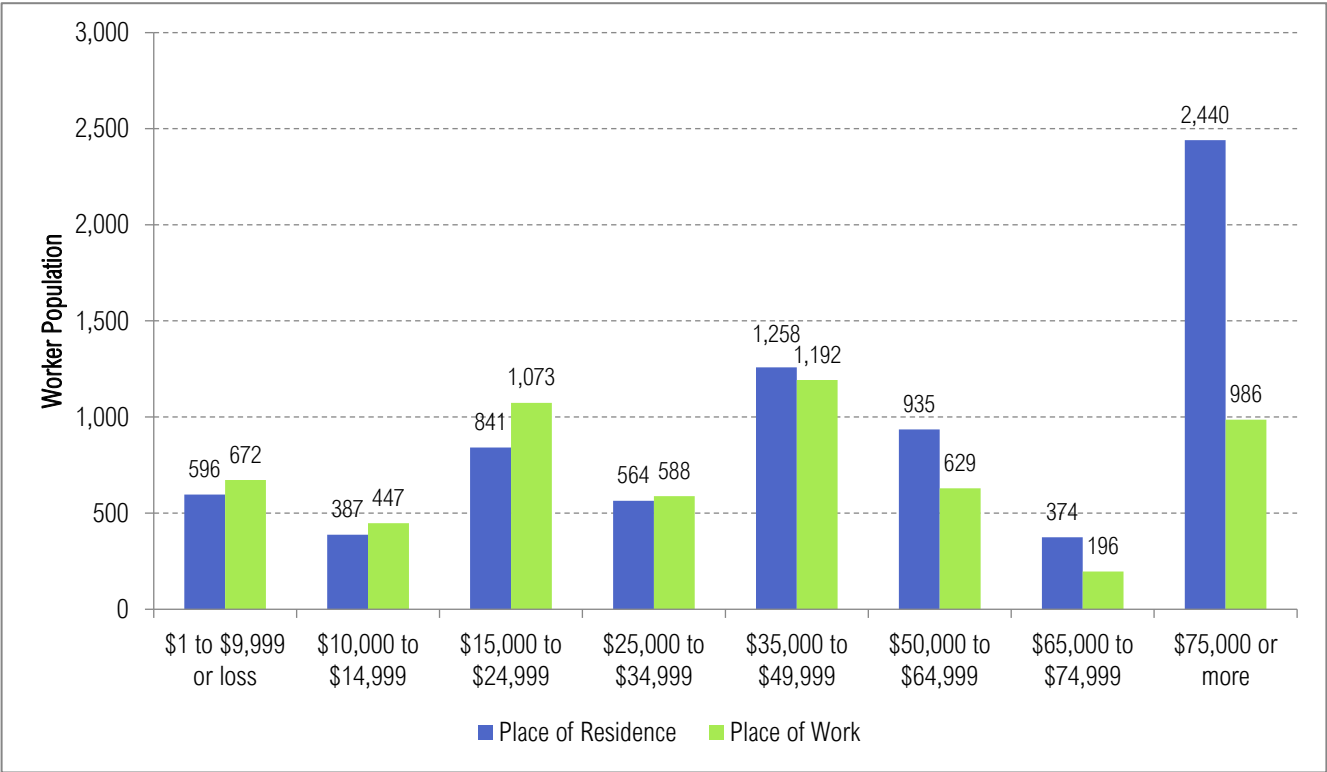
Standard for 1 Adult in San Joaquin County	Hourly Wages	Estimated Annual Wages
Living Wage	\$37.50	\$78,000
Poverty Wage	\$8.38	\$17,430
Minimum Wage	\$15.00	\$31,200

Table 2-6. Examples of Occupations and Wages – San Joaquin County (2022)		
Occupation Title	Mean Hourly Wage	Mean Annual Wage
Management	\$66.42	\$138,148
Business and Financial Operations	\$40.48	\$84,198
Computer and Mathematical	\$57.63	\$119,872
Architecture and Engineering	\$50.85	\$105,770
Life, Physical and Social Science	\$43.80	\$91,100
<i>Community and Social Services</i>	<i>\$28.02</i>	<i>\$58,272</i>
Legal	\$56.70	\$117,935
<i>Education, Training and Library</i>	<i>\$30.85</i>	<i>\$64,168</i>
<i>Arts, Design, Entertainment, Sports and Media</i>	<i>\$33.47</i>	<i>\$69,625</i>
Healthcare Practitioner and Technical	\$50.60	\$105,245
<i>Healthcare Support</i>	<i>\$15.94</i>	<i>\$33,159</i>
<i>Select Healthcare Support Occupations</i>	<i>\$13.20</i>	<i>\$27,369</i>
Protective Service	\$25.13	\$52,280
<i>Food Preparation and Serving Related</i>	<i>\$15.38</i>	<i>\$31,993</i>
<i>Food Servers, Nonrestaurant</i>	<i>\$13.10</i>	<i>\$27,245</i>
<i>Building and Grounds Cleaning and Maintenance</i>	<i>\$18.01</i>	<i>\$37,461</i>
<i>Personal Care and Services</i>	<i>\$16.37</i>	<i>\$34,047</i>
<i>Maids and Housekeeping Cleaners</i>	<i>\$13.10</i>	<i>\$27,245</i>
<i>Manicurists and Pedicurists</i>	<i>\$13.00</i>	<i>\$26,988</i>
<i>Sales and Related</i>	<i>\$18.29</i>	<i>\$38,049</i>
<i>Retail Salespersons</i>	<i>\$13.20</i>	<i>\$27,491</i>
<i>Office and Administrative Support</i>	<i>\$22.59</i>	<i>\$46,994</i>
<i>Farming, Fishing and Forestry</i>	<i>\$14.99</i>	<i>\$31,169</i>
<i>Construction and Extraction</i>	<i>\$30.14</i>	<i>\$62,681</i>
<i>Installation, Maintenance and Repair</i>	<i>\$28.12</i>	<i>\$58,497</i>
<i>Production</i>	<i>\$19.31</i>	<i>\$40,168</i>
<i>Transportation and Material Moving</i>	<i>\$18.07</i>	<i>\$37,578</i>
<i>Wages below the living wage for one adult supporting one child are in italics.</i>		
<i>Annual wages assumed wages paid for 2,000 hours per year (50 weeks times 40 hours per week).</i>		
<i>Source: MIT Living Wage Calculator for San Joaquin County, California 2019.</i>		

Jobs to Workers

Ripon is considered a net exporter of workers due to a jobs-to-resident workers ratio of 0.78 (7,395 employed residents and 5,783 workers). This indicates that Ripon has a surplus of workers and “exports” workers to other parts of the region.

Chart 1. Workers by Earnings, Ripon as Place of Work and Place of Residence



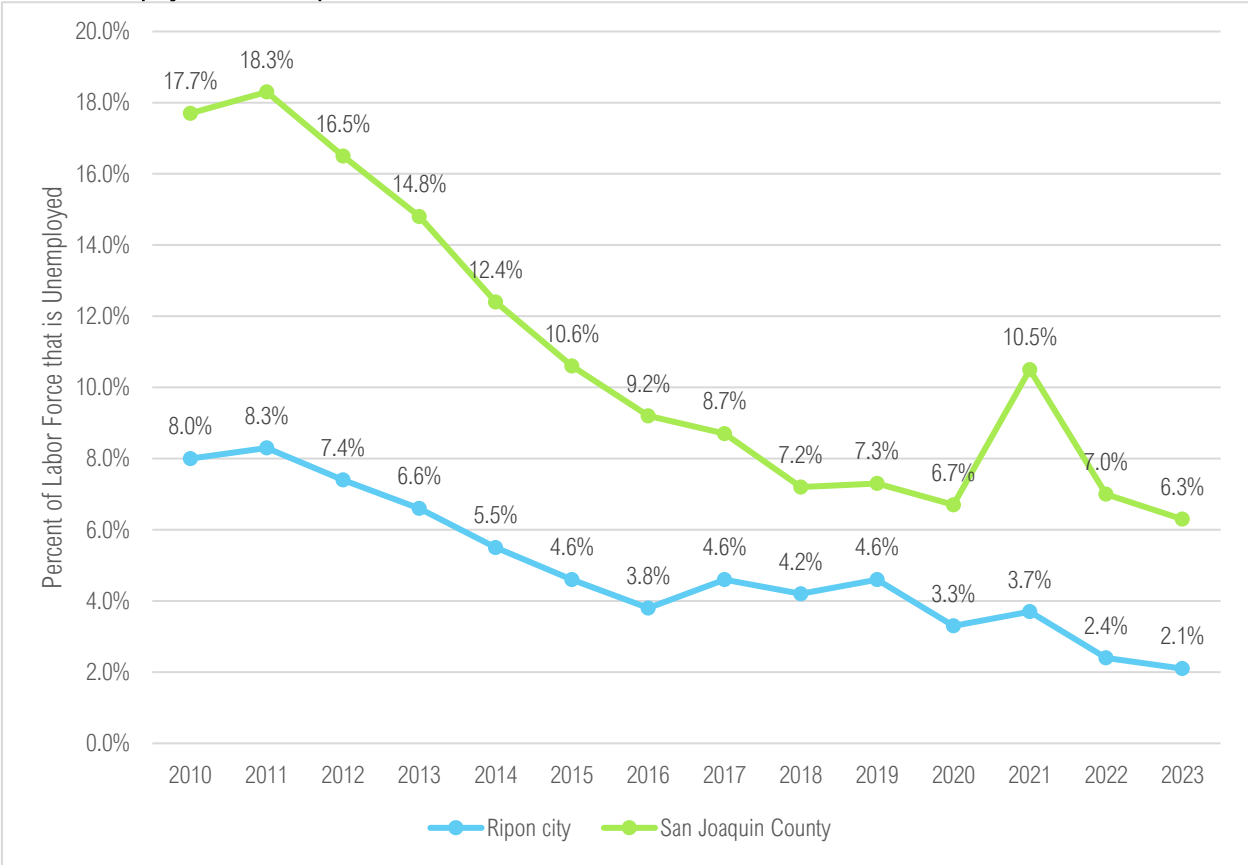
Source: U.S. Census Bureau, American Community Survey 5-Year Data 2015-2019, B08119, B08519

Comparing jobs to workers, broken down by different wage groups, can offer additional insight into local dynamics. Chart 1 shows that Ripon has similar low-wage residents compared with low-wage jobs (where low-wage refers to jobs paying less than \$25,000). At the other end of the wage spectrum, the city has more high-wage residents than high-wage jobs (where high-wage refers to jobs paying more than \$75,000). A relative surplus of jobs relative to residents in a given wage category suggests the need to import those workers, while conversely, surpluses of workers in a wage group relative to jobs means the community will export those workers to other jurisdictions. Such flows are not inherently negative, though over time, sub-regional imbalances may appear.

Unemployment

In Ripon, the unemployment rate decreased 5.9% points between January 2010 and January 2021, from 8.0% to 2.1%. Ripon experienced a sharp rise in unemployment in 2020 due to impacts related to the COVID-19 pandemic, although a general improvement and recovery occurred in the later months of 2020 (Chart 2).

Chart 2. Unemployment Rate - Ripon



Source: California Employment Development Department, Local Area Unemployment Statistics (LAUS), Sub-county areas monthly updates, 2010-2023.

B. HOUSEHOLD PROFILE

Household size and type, income levels, and the presence of special needs populations all affect the type of housing needed by residents. This section details the various household characteristics affecting housing needs in Ripon.

HOUSEHOLD CHARACTERISTICS

According to the Census, a household is defined as all persons living in a housing unit. This definition includes families (related individuals living together), unrelated individuals living together, and individuals living alone.

A housing unit is defined by the Census as a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building and which have direct access from the outside of the building or through a common hall. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

People living in retirement homes or other group living situations are not considered “households” for the purpose of the U.S. Census count. The household characteristics in a community, including household size, income, and the presence of special needs households, are important factors in determining the size and type of housing needed in the County.

Table 2-7 indicates household trends in Ripon compared to San Joaquin County over the past several decades. Ripon’s rate of growth has outpaced the Countywide growth rate over the past two decades, while the City’s average household sizes have slightly decreased and the County’s average household size has increased.

Table 2-7. Household Trends – City of Ripon and San Joaquin County (2000–2020)					
	2000	2010	2020		
Ripon Households	3,336	4,855	5,469		
Percent Change	--	45.5%	12.6%		
Annual Percent Change	--	4.6%	1.3%		
Average Household Size	2.98	2.93	2.90		
San Joaquin County Households	180,618	215,007	241,119		
Percent Change	--	19.0%	12.1%		
Annual Percent Change	--	1.9%	1.2%		
Average Household Size	3.00	3.12	3.15		
Sources: San Joaquin Valley Regional Early Action Project Report - U.S. Census Bureau, Census 1980, 1990, 2000, 2010; Social Explorer tables for Census 2020.					

Table 2-8 below identifies households by tenure and ages of householder in Ripon and San Joaquin County in 2021 based on ACS data. In Ripon, 70.1% of households own their home and 29.9% rent their home. The City's homeowner rate is higher, and conversely the renter rate is lower, than San Joaquin County, which has 57.7% homeowner households and 42.3% renter households. In Ripon, a large portion of homeowner households are headed by older residents, with 38.8% of households headed by a resident 55 years of age or older. Households who rent their homes are generally younger; only about 36.5% of renter households are headed by a person over the age of 55. Similarly, in San Joaquin County, 30.0% of homeowner households are headed by a resident 55 years of age or older and 27.5% of renter households are headed by a person over the age of 55.

Table 2-8. Households by Tenure and Age (2020)				
	City of Ripon		San Joaquin County	
	Number	Percent	Number	Percent
Total:	5,604	100.0%	231,092	100.0%
Owner Occupied:	3,931	70.1%	133,381	57.7%
Householder 15 to 24 years	-	0.0%	940	0.4%
Householder 25 to 34 years	433	7.7%	12,124	5.2%
Householder 35 to 44 years	736	13.1%	23,091	10.0%
Householder 45 to 54 years	590	10.5%	27,940	12.1%
Householder 55 to 59 years	570	10.2%	16,014	6.9%
Householder 60 to 64 years	559	10.0%	14,645	6.3%
Householder 65 to 74 years	694	12.4%	22,183	9.6%
Householder 75 to 84 years	271	4.8%	11,348	4.9%
Householder 85 years and older	78	1.4%	5,096	2.2%
Renter Occupied:	1,673	29.9%	97,711	42.3%
Householder 15 to 24 years	122	2.2%	5,343	2.3%
Householder 25 to 34 years	357	6.4%	23,850	10.3%
Householder 35 to 44 years	309	5.5%	23,165	10.0%
Householder 45 to 54 years	275	4.9%	18,519	8.0%
Householder 55 to 59 years	26	0.5%	7,301	3.2%
Householder 60 to 64 years	177	3.2%	6,233	2.7%
Householder 65 to 74 years	133	2.4%	7,597	3.3%
Householder 75 to 84 years	103	1.8%	3,731	1.6%
Householder 85 years and over	171	3.1%	1,972	0.9%
Sources: San Joaquin Valley Regional Early Action Project Report - U.S. Census Bureau, ACS16-20 (5-year Estimates), Table B25007.				

Table 2-9 identifies the household sizes by housing tenure. In 2020, the majority of households in Ripon consisted of households of 2–4 persons (71.7%). Large households of 5 or more persons made up 11.3% of the total households in Ripon. Countywide, large households represent 19.6% of total households. Additionally, the average household size in Ripon in 2020 for an owner-occupied unit was 2.85 persons per household and 2.86 persons per household for a renter-occupied unit. Conversely in San Joaquin County,

the average household size of owner-occupied units increased from 2.85 in 2010 to 3.18 in 2020 and the average household size in renter-occupied units increased from 2.86 in 2010 to 3.17 in 2020. (Sources: U.S. Census Bureau, ACS 2006-2010, ACS 2016-2020, Table 2-B25009 & B25010).

Table 2-9. Household Size by Tenure (2020)				
	City of Ripon		San Joaquin County	
	Number	Percent	Number	Percent
Owner	3,931	100.0%	133,381	100.0%
Householder living alone	512	13.0%	24,428	18.3%
Households 2–4 persons	2,992	76.1%	84,113	63.1%
Large households 5+ persons	427	10.9%	24,840	18.6%
Average Household Size	2.85		3.18	
Rental	1,673	100.0%	97,711	100.0%
Householder living alone	440	26.3%	22,175	22.7%
Households 2–4 persons	1,027	61.4%	55,055	56.3%
Large households 5+ persons	206	12.3%	20,481	21.0%
Average Household Size	2.86		3.17	
Total	5,604	100.0%	231,092	100.0%
Total Householder living alone	952	17.0%	46,603	20.2%
Households 2–4 persons	4,019	71.7%	139,168	60.2%
Large households 5+ persons	633	11.3%	45,321	19.6%
Average Household Size	2.85		3.18	
Sources: San Joaquin Valley Regional Early Action Project Report - U.S. Census Bureau, ACS16–20 (5-year Estimates), Table B25009 & B25010.				

HOUSEHOLD INCOME

Household income is one of the most important factors affecting housing opportunity and determining a household's ability to balance housing costs with other basic necessities of life.

Income Characteristics

According to HCD, the estimated median household income (AMI) for a four-person family in the State of California in 2022 was \$101,600. The estimated median household incomes for San Joaquin County, where Ripon is located, in 2022 was \$85,000, while nearby, Stanislaus County had a median income of \$80,300, Sacramento County had a median income of \$102,200, Amador County had a median income of \$86,600, Calaveras County had a median income of \$102,200, and Alameda County and Contra Costa County had median incomes of \$142,800.

Income by Household Type and Tenure

Table 2-10 shows the income level of Ripon residents by household tenure. A higher percentage of renter households (18%) were lower income ($\leq 80\%$ AMI) compared to lower income residents who own their homes (10%). The high incidence of lower income renter households is of particular significance as market rents in Ripon exceed the level of affordability for lower income households. As shown in Table 2-11, all lower income households, including both renter and homeowner households, are more likely to pay more than 30% of their income for housing. This issue is further evaluated in the Housing Affordability section.

Table 2-10. Income by Owner/Renter Tenure – Ripon (2016-2020)						
Income Level	Renters		Owners		Total	
	Number	Percent	Number	Percent	Number	Percent
Extremely Low Income ($\leq 30\%$ AMI)	145	9%	145	4%	290	5%
Very Low Income ($>30\%$ to $\leq 50\%$ AMI)	230	14%	180	5%	410	7%
Low Income ($>50\%$ to $\leq 80\%$ AMI)	295	18%	410	10%	705	13%
Moderate Income ($>80\%$ to $\leq 100\%$ AMI)	250	15%	355	9%	605	11%
Above Moderate Income ($>100\%$ AMI)	750	45%	2,840	72%	3,590	64%
Total	1,675	100.0%	3,930	100.0%	5,605	100.0%
Sources: San Joaquin Valley Regional Early Action Project Report - US Housing and Urban Development, CHAS 16-20 (5-Year Estimates).						

As indicated by Table 2-11, there is a significant variation in cost burden (overpaying for housing) by income level. Approximately 1,675 (29.9%) of households in Ripon overpay for housing, which is lower than the percent of households (40.2%) in San Joaquin County overpaying for housing. The majority of households in Ripon overpaying for housing are in the extremely low (200 households overpaying), very low (400 households overpaying), and low (410 households overpaying) categories. In Ripon, more owner households overpay for housing (1,025 owner households overpaying) than renter households (650 renter households overpaying). Conversely, in San Joaquin County, less owner households overpay for housing than renter households.

Table 2-11. Housing Characteristics (Tenure, Overpayment) by Income Level (2016-2020)				
Total Households Characteristics	Ripon		San Joaquin County	
	Number	Percent	Number	Percent
Total Households	5,605	100.0%	231,090	100.0%
Total Renter households	1,675	29.9%	97,710	42.3%
Total Owner households	3,930	70.1%	133,380	57.7%
Total lower income (0-80% AMI) households	1,405	100.0%	92,825	100.0%
Lower income renters (0-80%)	670	47.7%	56,545	60.9%
Lower income owners (0-80%)	735	52.3%	36,280	39.1%
Extremely low income renters (0-30% AMI)	145	10.3%	18,590	20.0%
Extremely low income owners (0-30% AMI)	145	10.3%	9,100	9.8%
Low, Very Low, and Extremely Low Income Households Overpaying for Housing				
Lower Income Paying More than 30%	1,010	100.0%	63,695	100.0%
Lower Income Renter Overpaying	485	48.0%	41,815	65.6%
Lower Income Owner Overpaying	525	52.0%	21,880	34.4%
Extremely Low Income Overpaying (0-30%)	200	19.8%	22,115	34.7%
Very Low Income Overpaying (30-50% AMI)	400	39.6%	20,815	32.7%
Low Income Overpaying (50 -80% AMI)	410	40.6%	20,765	32.6%
Low, Very Low, and Extremely Low Income Households Severely Overpaying for Housing				
Lower Income Paying More Than 50%	580	100.0%	36,340	100.0%
Lower Income Renter Severely Overpaying	280	48.3%	22,775	62.7%
Lower Income Owner Severely Overpaying	300	51.7%	13,565	37.3%
Extremely Low Income (0-30%)	200	34.5%	19,330	53.2%
Extremely Low Income Renter Severely Overpaying	95	16.4%	13,185	36.3%
Extremely Low Income Owner Severely Overpaying	105	18.1%	6,145	16.9%
Very Low Income Severely Overpaying (30-50% AMI)	235	40.5%	11,465	31.5%
Low Income Severely Overpaying (50-80% AMI)	145	25.0%	5,545	15.3%
Total Households Overpaying	1,675	29.9%	92,825	40.2%
Total Renter Households Overpaying	650	11.6%	56,545	24.5%
Total Owner Households Overpaying	1,025	18.3%	36,280	15.7%
Total Households Overpaying 30-50% Income for Housing	1,035	18.5%	63,690	27.6%
Total Households Severely Overpaying 50% of Income or More for Housing	640	11.4%	36,335	15.7%
<i>Sources: San Joaquin Valley Regional Early Action Project Report - US Housing and Urban Development, CHAS 16-20 (5-Year Estimates).</i>				

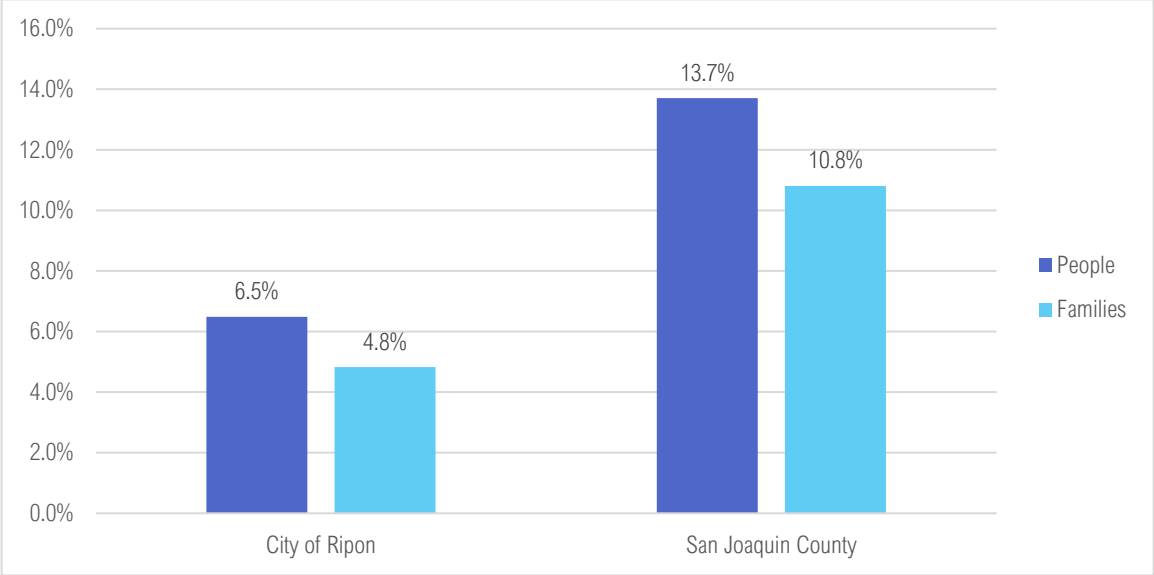
Households in Poverty

The level of poverty in a jurisdiction often influences the need for housing to accommodate those persons and families in the Very Low and Low income categories. The U.S. Census Bureau measures poverty by using a set of money income thresholds that vary by family size and composition of who is in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. For example, the poverty threshold for a family of two with no children would be \$18,145, a

household of two with a householder aged 65 or older and no children has a poverty threshold of \$16,379, and the poverty threshold of a family of four with two children under the age of 18 would be \$27,479. (Source: U.S. Census Bureau, 2021).

Poverty rates in Ripon are shown in Chart 4, which compares the numbers of families living in poverty in Ripon to those living in San Joaquin County. Compared to San Joaquin County, both individuals and families in Ripon have a lower chance under the poverty line. In 2020, 4.8% of families in Ripon were listed as living below the poverty level.

Chart 4. Percentage of Families & People Living in Poverty (2020)



Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table B17001 & B17012.

Table 2-12 shows poverty rates for families in Ripon, with a focus on female-headed households. Overall, 213 of 4,415 families were in poverty (4.8%). Although female-headed households made up only 11.8% of all households, they accounted for 47.9% of households in poverty.

Table 2-12. Families in Poverty in Ripon (2020)		
Family Type	Number	Percent
Total Families	4,415	100.0%
Female householder	522	11.8%
Female householder with related children of the householder under 18 years	322	7.3%
Total Families Under the Poverty Level	213	4.8%
Female householder	102	47.9%
Female householder with related children of the householder under 18 years	81	38.0%

Sources: San Joaquin Valley Regional Early Action Project Report - U.S. Census Bureau, ACS16-20 (5-year Estimates), Table B17010.

Extremely Low-Income Households

Extremely low income (ELI) households are defined as those earning up to 30% of the area median household income. For San Joaquin County, the median household income in 2022 was \$85,000. For ELI households in San Joaquin County, this results in an income of \$27,750 or less for a four-person household or \$17,400 for a one-person household. ELI households have a variety of housing situations and needs. For example, most families and individuals receiving only public assistance, such as social security insurance or disability insurance are considered ELI households. Table 2-13 provides representative occupations with hourly wages that are within or close to the ELI income range.

Table 2-13. Extremely Low-Income Households Overpaying by Tenure						
	Owner Occupied Households		Renter Occupied Households		Total Households	
	Number	Percent		Percent	Total	Percent
ELI Households Housing Cost Burden < 30% of Income	40	27.6%	50	34.5%	90	31.0%
ELI Households Housing Cost Burden >30% and > 50%	105	72.4%	95	65.5%	200	69.0%
Total ELI Households	145	100.0%	145	100.0%	290	100.0%
<i>Source: US Housing and Urban Development, CHAS 2014-18 (5-Year Estimates)</i>						

As shown in Table 2-10, ELI households make up 5% of all households in Ripon. ELI households are split evenly between renters and owners, with 145 renters and 145 owners. As shown in Table 2-13, approximately 69% of ELI households in Ripon pay more than 30% of their incomes for housing. All ELI households that pay more than 30% of their incomes for housing significantly overpay for housing (105 owners and 95 renters), as households paying more than 50% of their income toward housing costs are severely overpaying for housing.

A variety of occupations in San Joaquin County have wages in the extremely low income category, as shown in Table 2-6. These include healthcare support, food servers, maids and house cleaners, manicurists and pedicurists, and retail salespersons.

Pursuant to Government Code Section 65583(a)(1), 50% of the City's very low income regional housing needs assigned by HCD are extremely low income households. As a result, from the very low income need of 347 units, the City has a projected need of 174 units for extremely low income households. Based on current figures, extremely low income households will most likely be facing overpayment, overcrowding, or substandard housing conditions. As shown in Table 2-11, 19.8% of households overpaying for housing in Ripon are ELI (200 of 1,010 total households overpaying) and 34.5% of households severely overpaying (200 of 580 total households severely overpaying) are ELI. Some ELI households also overlap with households with special needs, including seniors, individuals with mental or other disabilities, large families, farmworkers, single female heads of household with children, and homeless. ELI households require a deeper level of assistance than very low and low income households and may also need assistance in understanding and accessing available resources. Housing Choice Vouchers, units committed to extremely low income affordability levels, home sharing, and accessory dwelling units are housing types and resources that can assist ELI households. To address the range of needs of ELI households, Ripon will implement several programs including the following programs (refer to the Housing Plan for more detailed descriptions of these programs):

- Program 4: Partnerships and Assistance for Affordable Housing
- Program 5: Priority Water and Sewer for Affordable Housing
- Program 9: Accessory Dwelling Units and Junior Accessory Dwelling Units
- Program 13: Regulatory Amendments
- Program 15: Preservation of Existing Affordable Housing
- Program 16: Housing Rehabilitation and Neighborhood Improvement
- Program 18: Ongoing Community Education, Resources, and Outreach
- Program 20: Access to Housing for Special Needs Households
- Program 23: Affirmatively Further Fair Housing – Fair Housing Education, Outreach and Enforcement, Housing Mobility Enhancement, New Housing Choices and Affordability in High/Very High Opportunity Areas, Place-Based Strategies for Community Preservation/Maintain Opportunity Scores, and Reduce Displacement

SPECIAL NEEDS POPULATIONS

Government Code Section 65583(a)(7) requires a Housing Element to address special housing needs, such as those of the elderly; persons with disabilities, including a developmental disability, as defined in Section 4512 of the Welfare and Institutions Code; large families; farmworkers; families with female heads of households; and families and persons in need of emergency shelter. The needs of these groups often call for targeted program responses, such as temporary housing, preservation of residential hotels, housing with features to make it more accessible, and the development of four-bedroom apartments. Special needs groups have been identified and,

to the degree possible, responsive programs are provided. A principal emphasis in addressing the needs of these groups is to continue to seek State technical assistance grants to identify the extent and location of those with special needs and identify ways and means to assist them. Local government budget limitations may act to limit effectiveness in implementing programs for this group. Please refer to Section II-H of this Element which provides information related to agencies and programs that serve special needs populations in San Joaquin County.

Senior Households

Table 2-14 below compares senior households and populations in Ripon between the years 2000, 2010, and 2020. In 2020, there were 1,450 households with a head of household who is 65 years of age or older, representing 25.9% of all households in Ripon. As shown in Table 2-14, a large portion of the senior households owned their own homes, with 71.9% or 1,043 senior households living in owner-occupied units and 28.1% or 407 senior living in renter-occupied housing.

The overall population in Ripon increased by approximately 16.4% between 2010 and 2020 with the number of persons 65 years or older increasing by 84.5% or 1,255, resulting in a total of 2,741 residents 65 years or older. According to 2016-2020 ACS Data (Table S1701), it appears that 139 or 5.2% of persons 65 years or older live below the poverty level in Ripon. Additionally, the median age in Ripon has been increasing over the past decade, increasing by approximately six years between 2010 and 2020 from 33.8 in 2010 to 39.9 in 2020. The increase in median age in Ripon represents a growing population of persons 65 years or older. As such, this indicates a need to provide more services for this segment of the community.

Table 2-14. Senior Household Trends and Population - Ripon			
Household by Age and Tenure	City of Ripon		
	2010	2015	2020
Occupied Households	4,364	5,103	5,604
Total Householder 65 years and over	905	1,098	1,450
<i>Owner Occupied:</i>	3,213	3,575	3,931
<i>Owner Householders 65 years and over</i>	575	809	1,043
<i>Renter Occupied:</i>	1,151	1,528	1,673
<i>Renter Householders 65 years and over</i>	330	289	407
Population	13,792	14,801	16,049
Total Population 65 years and over	1,486	1,931	2,741
<i>Sources: San Joaquin Valley Regional Early Action Project Report - U.S. Census Bureau, ACS 06-10, 11-15, 16-20 (5-year Estimates), Table B25007& B01001.</i>			

Table 2-15 below compares incomes of senior households between Ripon and San Joaquin County. As shown in Table 2-15, 287 or 19.8% of senior households in Ripon had a median household income that is below \$25,000, compared with the County that has 13,667 or 26.4% of senior households that have a median household income that is below \$25,000. In Ripon, 339 or 23.4% of senior households have a median household income that is above \$75,000, compared with the County that has 16,993 or 32.8% of senior households that have a median household income that is above \$75,000. Additional information related to senior households relative to overall households is provided in Table 2-8, which summarizes households by age.

Table 2-15. Senior Households by Income - Ripon				
Senior Households by Income	City of Ripon		San Joaquin County	
	Number	Percent	Number	Percent
Total:	5,604	100.0%	231,092	100.0%
Householder 65 Years and Over:	1,450	25.9%	51,927	22.5%
Less Than \$10,000	75	5.2%	3,420	6.6%
\$10,000 To \$14,999	39	2.7%	3,513	6.8%
\$15,000 To \$19,999	100	6.9%	3,613	7.0%
\$20,000 To \$24,999	73	5.0%	3,121	6.0%
\$25,000 To \$29,999	72	5.0%	2,518	4.8%

\$30,000 To \$34,999	62	4.3%	2,702	5.2%
\$35,000 To \$39,999	126	8.7%	2,296	4.4%
\$40,000 To \$44,999	67	4.6%	2,200	4.2%
\$45,000 To \$49,999	145	10.0%	2,057	4.0%
\$50,000 To \$59,999	150	10.3%	4,611	8.9%
\$60,000 To \$74,999	202	13.9%	4,883	9.4%
\$75,000 To \$99,999	144	9.9%	5,642	10.9%
\$100,000 To \$124,999	24	1.7%	3,509	6.8%
\$125,000 To \$149,999	45	3.1%	2,243	4.3%
\$150,000 To \$199,999	83	5.7%	2,579	5.0%
\$200,000 Or More	43	3.0%	3,020	5.8%
<i>Sources: San Joaquin Valley Regional Early Action Project Report - U.S. Census Bureau, ACS16-20 (5-year Estimates), Table B19037</i>				

Because seniors tend to live on fixed incomes dictated by Social Security and other retirement benefits, those who do not own their homes are significantly affected by rising housing costs – this is demonstrated by the larger amount of very low and low income renter households that overpay and significantly overpay for housing as shown in Table 2-11. Also, while some seniors may prefer to live in single-family detached homes, others may desire smaller, more affordable homes with less upkeep, such as condominiums, townhouses, apartments, or mobile homes. According to the Department of Finance (DOF) E-5 Report, in 2022 about 77.9% of Ripon's housing stock was made up of single-family detached homes, with 22.1% of the housing stock provided as single family attached homes, duplexes through fourplexes, multifamily housing, and mobile homes for those who choose to or must live in other forms of housing (see Table 2-33 for a detailed breakdown of housing units by type). As described in Chapter 3, the City's zoning and land use regulations accommodate a range of housing types that serve the senior population, including single-family housing, multi-family housing, mobile homes, senior housing, and care facilities.

Table 2-16. Residential Care Facilities for the Elderly				
Facility Name	Facility Address	Facility Capacity	Facility Status	License First Date
Beth Haven	368 S. Wilma Ave.	59	Licensed	1/17/1990
Cleo's Home	519 W Santos Ave	6	Licensed	1/27/2020
Cleo's Home 3	1662 Dedini Ln	6	Licensed	12/13/2023
Cleo's Home 4	761 Helen Dr	6	Licensed	11/10/2022
The Gate of Beautiful Ripon	836 Sunrise Ave	6	Licensed	6/7/2023
Tomorrow's Home, LLC	965 Lynn Court	6	Licensed	11/24/2021

As listed in Table 2-16, Ripon has several senior housing communities. Beth Haven offers a range of care and medical services to its residents, including assisted living and memory care. CLEO'S Home is an assisted living facility in Ripon that serve up to six seniors. The Gate of Beautiful is a 6-bed residential care home, offering private and semi-private rooms. Tomorrow's Home is a residential care home for the elderly that provides 24/7 awake caregiving staff divided into three eight-hour shifts. While Ripon has an array of senior housing options, there is a limited amount of affordable (rent-restricted) senior housing. Bethany Town Square provides 30 independent living apartment units. The Terraces at Bethany are under construction and will provide 82 senior rental units.

In 2020, there were 1,486 senior residents, with 1,450 households with a head of household who is 65 years of age or older (25.9% of households). It is anticipated that this ratio will continue and that approximately 26% of the City's regional housing need (370 total units) will be needed for seniors; 82 senior multifamily units are current under construction.

Information regarding housing needs of seniors is augmented through the information provided in the workshops and through the Community-Based Organizations, Service Providers, and Development Stakeholder Survey. These sources provided supplemental data regarding senior needs. Ripon's large proportion of senior households indicates an ongoing need for a variety of housing types suited

to the needs of seniors, ranging from independent living to facilities that provide medical care and assistance. Housing types needed for seniors include:

- Affordable housing
- Senior housing, including shared living spaces, independent living, assisted living, and memory care
- Multifamily housing – affordable to extremely low, very low-, and low income households
- Housing with features for a disabled person (ramp, grab bars, low counters and cabinets, assistive devices for hearing- or visually-impaired persons)
- Housing close to services (grocery stores, financial, personal, and social services, etc.)

Due to often limited incomes and lack of housing options, affordable housing for seniors, particularly lower income multifamily rentals and housing providing a continuum of senior living types to accommodate changing needs as seniors age, is needed in Ripon. Resources in the region for seniors include: Bethany at Home (in home support services); Bethany Adult Day Services providing care, social activities, and meals for seniors; the San Joaquin County Commission on Aging; the San Joaquin County Department of Aging and Community Services which provides family caregiver services, food and nutrition programs, and information and referral assistance for seniors and their families; San Joaquin County Older Adult Services providing support in maintaining independence as well as transitioning to long-term care. These resources, as well as other resources to assist senior, disadvantaged, and lower income populations, are summarized at the end of this chapter. To supplement available resources, several programs in the Housing Element work to encourage the development of affordable housing as well as a variety of housing types to meet the needs of the community, including seniors. Resources in the region for seniors are summarized at the end of this section (see Resources for Special Needs and Lower Income Households). Program 4 of the Housing Plan addresses senior housing opportunities and Program 20 addresses continued efforts to coordinate access to housing and services for seniors.

Persons with Disabilities

A “disability” includes, but is not limited to, any physical or mental disability as defined in California Government Code Section 12926. A “mental disability” involves having any mental or psychological disorder or condition, such as mental retardation, organic brain syndrome, emotional or mental illness, or specific learning disabilities that limits a major life activity. A “physical disability” involves having any physiological disease, disorder, condition, cosmetic disfigurement, or anatomical loss that affects body systems including neurological, immunological, musculoskeletal, special sense organs, respiratory, speech organs, cardiovascular, reproductive, digestive, genitourinary, hemic and lymphatic, skin and endocrine. In addition, a mental or physical disability limits a major life activity by making the achievement of major life activities difficult including physical, mental, and social activities and working.

Physical, mental, and/or developmental disabilities could prevent a person from working, restrict a persons’ mobility or make caring for oneself difficult. Therefore, disabled persons often require special housing needs related to potential limited earning capacity, the lack of accessible and affordable housing, and higher health costs associated with disabilities. Additionally, people with disabilities require a wide range of different housing, depending on the type and severity of their disability. Housing needs can range from institutional care facilities to facilities that support partial or full independence (i.e., group care homes). Supportive services such as daily living skills and employment assistance need to be integrated in the housing situation.

- Individuals with a mobility, visual, or hearing limitation may require housing that is physically accessible. Examples of accessibility in housing include widened doorways and hallways, ramps, bathroom modifications (i.e., lowered countertops, grab bars, adjustable shower heads, etc.) and special sensory devices including smoke alarms and flashing lights.
- Individuals with self-care limitations (which can include persons with mobility difficulties) may require residential environments that include in-home or on-site support services ranging from congregate to convalescent care. Support services can include medical therapy, daily living assistance, congregate dining, and related services.
- Individuals with developmental disabilities and other physical and mental conditions that prevent them from functioning independently may require assisted care or group home environments.
- Individuals with disabilities may require financial assistance to meet their housing needs because a higher percentage than the population at large are low income and their special housing needs are often more costly than conventional housing.

Table 2-17 presents data on the types of disabilities for Ripon and San Joaquin County residents based on the ACS 2020 Data. According to this data, 2,051 residents in Ripon and 91,706 residents in San Joaquin County have a disability. In Ripon, the most common disabilities are ambulatory difficulty (52.4%) and cognitive difficulty (27.1%).

Table 2-17. Persons with Disabilities by Age and Disability Type (2020)				
	City of Ripon		San Joaquin County	
	Number	Percent	Number	Percent
Disability by Type by Age for the Total Population				
Total:	15,970	100.0%	740,931	100.0%
Under 18 Years - Total and Percent of Total Population	3,948	24.7%	203,311	27.4%
Under 18 Years - One Type of Disability	47	1.2%	5,012	2.5%
Under 18 Years - Two or More Types	30	0.8%	2,023	1.0%
18 to 64 Years - Total and Percent of Total Population	9,351	58.6%	444,781	60.0%
18 to 64 Years - One Type of Disability	310	3.3%	24,884	5.6%
18 to 64 Years - Two or More Types	361	3.9%	23,297	5.2%
65 Years and Older - Total and Percent of Total Population	2,671	16.7%	92,839	12.5%
65 Years and Older - One Type of Disability	732	27.4%	15,055	16.2%
65 Years and Older - Two or More Types	571	21.4%	21,435	23.1%
Disability by Type for the Population with a Disability				
With One or More Types of Disability	2,051	100.0%	91,706	100.0%
Hearing Difficulty	786	38.3%	23,520	25.6%
Vision Difficulty	203	9.9%	17,409	19.0%
Cognitive Difficulty	555	27.1%	35,339	38.5%
Ambulatory Difficulty	1,074	52.4%	50,003	54.5%
Self-Care Difficulty	484	23.6%	19,899	21.7%
Independent Living Difficulty	556	27.1%	35,684	38.9%
Sources: San Joaquin Valley Regional Early Action Project Report - U.S. Census Bureau, ACS16-20 (5-year Estimates), Table C18108, Table B18102 - B18107				

Table 2-18 presents data on the population aged between 18 and 64 years with disability by employment status. As shown in Table 2-18, the number of persons with a disability increased from 671 (7.2% of total population) in 2015 to 866 (9.2% of total population) in 2020. The number of persons employed with a disability increased from 206 persons in 2015 to 402 persons in 2020. Additionally, the number of persons unemployed with a disability decreased from 50 persons in 2015 to 9 in 2020. Conversely, the number of persons with a disability not in the labor force increased from 415 persons in 2015 to 455 persons in 2020.

Table 2-18. Disability and Employment – Ripon (2015, 2020)				
	2015		2020	
	Number	Percent	Number	Percent
In the Labor Force:	7,446	79.6%	7,547	80.6%
Employed:	7,171	76.7%	7,351	78.3%
With a Disability	206	2.2%	402	4.2%
No Disability	6,965	74.5%	6,949	74%
Unemployed:	275	2.9%	196	2.1%
With a Disability	50	0.5%	9	0.10%
No Disability	225	2.4%	187	2%
Not in the Labor Force:	1,905	20.4%	1,834	19.5%
With a Disability	415	4.4%	455	4.8%
No Disability	1,490	15.9%	1,379	14.7
Total:	9,351	100.0%	9,381	100.0%
With a Disability	671	7.2%	866	9.2%
No Disability	8,680	92.8%	8,515	90.8%
Source: U.S. Census Bureau, ACS11-15, 16-20 (5-year Estimates), Table C18120.				

Persons with Developmental Disabilities

A developmental disability is a disability which originates before an individual attains age 18, continues or can be expected to continue indefinitely, and constitutes a substantial disability for the individual. This term includes intellectual disability, cerebral palsy, epilepsy,

and autism. This term also includes conditions found to be closely related to intellectual disability or to require treatment similar to that required for individuals with an intellectual disability, but shall not include other handicapping conditions that are solely physical in nature. (Lanterman Act, Welfare and Institutions Code, Section 4512.)

The Valley Mountain Regional Center (VMRC) is one of 21 Regional Centers that are community-based, private non-profit corporations under contract with the California Department of Developmental Services. VMRC serves children and adults with developmental disabilities in San Joaquin, Stanislaus, Amador, Calaveras and Tuolumne counties. Free diagnosis and assessment services are available to any person suspected of having a developmental disability, such as intellectual disability, cerebral palsy, epilepsy, or autism. The VMRC maintains data regarding people with developmental disabilities, defined as those with severe, life-long disabilities attributable to mental and/or physical impairments, and reports that about 16,350 developmentally disabled persons were served in VMRC in 2021 with 57.7% living in San Joaquin County. (Source: Performance Report for Valley Mountain Regional Center 2022).

The California Department of Developmental Services (DDS) maintains data regarding people with developmental disabilities, defined as those with severe, life-long disabilities attributable to mental and/or physical impairments. As shown in Table 2-19, the DDS data indicates that a total of 140 developmentally disabled persons reside in the City of Ripon, including 95 persons ages 0 to 17 and 45 persons ages 18 and over.

Table 2-19. Developmental Disabilities by Age (2021)				
	City of Ripon		San Joaquin County	
	Number	Percent	Number	Percent
0 to 17 Years	95	67.9%	5,405	57.8%
18+ Years	45	32.1%	3,953	42.2%
Total Population	140	100.0%	9,358	100.0%
<i>Source: San Joaquin Valley Regional Early Action Project Report – DDS Quarterly Consumer Report, December 2021.</i>				

Table 2-20 breaks down the developmentally disabled population by residence type for Ripon. Of these persons living in Ripon, 92.9% live at home with a parent or guardian, while 3.5% live independently or with support, and 3.5% live in intermediate care facilities. These distributions differ from development disabilities by residence in the greater San Joaquin County, with a larger portion of developmentally disabled persons in Ripon living at home with a parent, family, or guardian, and none living in a community care of intermediate care facility.

Table 2-20. Developmental Disabilities by Residence Type (2021)				
	City of Ripon		San Joaquin County	
	Number	Percent	Number	Percent
Home of Parent /Family /Guardian	131	92.9%	7,604	81.0%
Independent /Supported Living	5	3.5%	528	5.6%
Community Care Facility	-	0.0%	778	8.3%
Intermediate Care Facility	-	0.0%	192	2.0%
Foster /Family Home	5	3.5%	195	2.1%
Other	-	0.0%	90	1.0%
Total	141	100.0%	9,837	100.0%
<i>Source: San Joaquin Valley Regional Early Action Project Report – DDS Quarterly Consumer Report, December 2021.</i>				

Summary

The population with disabilities has varied housing needs, depending on the unique nature of each disability. Physical disabilities may require accessible housing options, including but not limited to zero clearance entries and doorways, wheelchair accessible counters, sinks, and showers, grab bars, smooth flooring, and braille labeling for switches/appliances. Persons with a disability may be on a fixed or limited income, requiring affordable housing options.

The City has multiple options for persons with a disability, including developmental. Beth Haven offers a range of care and medical services, with capacity for 59 residents. CLEO'S Home, CLEO'S Home 3, and CLEO'S Home 4 are assisted living facilities in Ripon that each serve up to six seniors at each home. The Gate of Beautiful is a 6-bed residential care home, offering private and semi-private

rooms. Tomorrow's Home is a residential care home for the elderly that provides 24/7 awake caregiving staff divided into three eight-hour shifts.

Stakeholders identified the need for single family housing, duplex through fourplex, and multifamily housing, including single family and multifamily affordable to lower income and extremely low income households, as well as lease-to-own housing and housing close to services are needed for persons with a disability. Housing close to services and public transportation is also needed. While the majority of developmentally disabled persons in Ripon and the County live with their legal guardians, others need a supportive living environment, such as in-home care, a residential care home, or a community living facility. While many persons with developmental disabilities are eligible for various subsidy and assistance programs, many are unable to secure needed subsidized housing. Many of the individuals living with their parents will need alternative housing options as their parents age. This cycle triggers a need to explore other feasible housing alternatives, including in-home supportive care and adult residential care homes and facilities. Stakeholders identified that the disabled, including developmentally disabled, population needs a range of services depending on the nature of their disability; needed services include assistance with renting or purchasing a home, finding affordable housing, finding housing in an emergency shelter, transitional housing, or supportive housing, grants or loans to modify a home to make it accessible, translation assistance, and assistance with addressing discrimination.

As described in Chapter 3, the City's zoning and land use regulations accommodate a range of housing types that serve the disabled and developmentally disabled population, including residential care facilities, single-family housing, multi-family housing, and mobile homes for persons living with their family or guardian, emergency shelters, transitional housing, and supportive housing.

During the 6th Cycle, persons with a disability are anticipated to need the housing types and services described above, with an emphasis on affordable housing options, accommodations to retrofit existing housing, and housing options that provide assistance with daily living activities. Additional resources for persons with a disability, including developmental disability, are summarized at the end of this section (see Resources for Special Needs and Lower Income Households). Resources include the Disability Resource Agency for Independent Living which provides support and resources to assist clients in gaining skills to live independently and support continued independence, the Human Services Agency of San Joaquin which offers various assistance programs including in-home care, and Valley Mountain Regional Center which provides comprehensive services, including in-home supportive services, finding licensed care, and respite care, as well as day programs, early start, and vocational training.

To address the range of needs of households with disabilities, including developmental disabilities, the Housing Plan includes the following programs: Program 4 of the Housing Plan which address housing opportunities, Program 12 addresses reasonable accommodation, Program 13 will remove constraints to housing types, including care facilities for persons with a disability, Program 16 addresses housing rehabilitation and improvement assistance for lower income households, including persons with a disability, Program 19 promotes universal design and accessibility, and Program 20 addresses continued efforts to coordinate access to services for special needs populations, including persons with a disability.

Large Households

Government Code Section 65583(a)(C) requires an analysis of housing needs for large families, which is defined as those with five or more members. Large family households comprised 11.3%%, or 633, of the total households in Ripon according to the 2016-2020 ACS (see Table 2-21 below). As shown in Table 2-21, approximately 67.5% of large households in Ripon owned their own homes and approximately 32.5% of large households in Ripon rented in 2020. Additionally, five-person households make up nearly 64.8% of the large family households in Ripon with households with 6-person households make up nearly 17.1% and 7-or-more person households accounting for the remaining 18.2% of large households.

Table 2-21. Large Households in Ripon (2020)		
Householder Type	Number	Percent
Owner Households	3,931	70.10%
Owner Large Households (5 or More Persons)	427	7.6%
5-Person Household	329	5.90%
6-Person Household	92	1.60%
7-or-more Person Household	6	0.10%
Renter Households	1,673	29.90%
Renter Large Households (5 or More Persons)	206	3.7%

Table 2-21. Large Households in Ripon (2020)		
Householder Type	Number	Percent
5-Person Household	81	1.40%
6-Person Household	16	0.30%
7-or-more Person Household	109	1.90%
Combined Total	5,604	100.00%
Total Large Households (5 or More Persons)	633	11.30%
5-Person Household	410	7.30%
6-Person Household	108	1.90%
7-or-more Person Household	115	2.10%
<i>Source: San Joaquin Valley Regional Early Action Project Report – U.S. Census Bureau, ACS16-20 (5-year Estimates), Table B25009.</i>		

The needs of large families are unique in that they require more space to satisfy minimum household needs. Large households typically need units with at least 3 bedrooms and often 4 or more bedrooms. According to the 2016-2020 ACS (Table B25042), in Ripon, 3- and 4-bedroom homes are most common (approximately 43.9% and 26.3% of units, respectively) while 5-bedroom homes are less common (5.9%). However, the majority of these larger units are owner-occupied. Of renter-occupied units, there are 578 3-bedroom, 72 4-bedroom, and 36 5-bedroom units. There is a shortfall between the 206 large renter households and only 108 larger units (4 or more bedrooms) occupied by renters.

Median incomes of large families were generally higher than the median household income of \$85,000 in Ripon. In Ripon, 5-person families have a median income of \$91,080, 6-person families a median income of \$87,703, and 7 or more person families a median income of \$91,346. Approximately 6% of large households with 5 to 6 people and 8% of households with 8 or more people are below the poverty level, in comparison to 4.8% of all households in Ripon below the poverty level.

The increase in average household size Statewide is, to some extent, linked to the subject of overcrowding. Overcrowding is defined as more than one person per room; as shown in Table 2-37, 1.6% of households in Ripon live in overcrowded conditions, including 0.2% of owner households and 4.0% of renter households. To ameliorate this impact to large renter households and to ensure the City accommodates households of all sizes, a portion of the units to meet the City's housing needs should include affordable and market rate rental housing units with three and four bedrooms. The limited number of larger rental units forces families to continue to live in what may be considered as overcrowded units.

Resources are summarized at the end of this section (see Resources for Special Needs and Lower Income Households), including resources that would benefit family and large family households.

To address this large household need, the Housing Plan includes Program 4, which addresses housing opportunities, including for large households, households with children, and lower income households, Program 16 which addresses housing rehabilitation and improvement assistance for lower income households, including large families, and Program 20 which addresses continued efforts to coordinate access to housing programs and services for special needs populations, including large households.

Farmworkers

Farmworkers are traditionally defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. Permanent farm laborers work in the fields, processing plants, or support activities on a generally year-round basis. When workload increases during harvest periods, the labor force is supplemented by seasonal workers, often supplied by a labor contractor. For some crops, farms may hire migrant workers, defined as those whose travel prevents them from returning to their primary residence every evening.

Estimating the size of the agricultural labor force can be problematic as farmworkers are historically undercounted by the census and other data sources. For instance, the U.S. Census Bureau does not track farm labor separate from mining, fishing and hunting, and forestry, nor does the U.S. Census Bureau provide definitions that address the specific nuances of farm labor (e.g., field laborers versus workers in processing plants), length of employment (e.g., permanent or seasonal), or place of work (e.g., the location of the business versus agricultural field).

Table 2-22. San Joaquin County Farmworkers – County-wide (2017)			
Hired Farm Labor	Farm Operations	Workers	Total Payroll
San Joaquin County	1,707	19,741	319,748,000
<i>Source: 2017 USDA Agricultural Census Data, Table 2-7.</i>			

Data supplied by the United States Department of Agriculture, National Agriculture Statistics Service (USDA) reveals the breakdown of farm labor employment and the labor expense for San Joaquin County as shown above in Table 2-22. The 2017 USDA data is the most recent available data that provides a focused analysis of farming activities and employment in the County. Table 2-23 provides a breakdown of farm labor employment by days worked. The data from this table indicates that Countywide, there were 1,707 farm operations and 19,741 farmworkers in 2017. There were 478 farm operations which reported all of their workers worked 150 days or more a year. There were 670 farm operations which reported all of their workers worked less than 150 days a year. There were also 559 farm operations which reported their workers worked under both categories, which in total included 4,558 workers who worked 150 days or more a year and 7,767 workers who worked less than 150 days a year. Farmworkers that worked less than 150 days per year are likely seasonal workers.

Table 2-23. San Joaquin County Farm Labor Employment (2017)		
Hired Farm Labor	Farm Operations	Workers
150 Days or More	478	3,445
Less Than 150 Days	670	3,971
Reported both – 150 Days or More and Less Than 150 Days	559	< 150: 7,767
		150+: 4,558
<i>Note: 2017 USDA Agricultural Census shows partial overlap between farm operations with workers that worked more than 150 days and less than 150 days in San Joaquin County, as 559 farms reported workers working both categories.</i>		
<i>Source: 2017 USDA Agricultural Census Data, Table 7.</i>		

Agricultural workers are a significant special needs population in the greater San Joaquin County area, playing an important role in the region's economy. However, with over 14,472 jobs in the agriculture, forestry, fishing and hunting, and mining industries in San Joaquin County, as shown in Table 2-5, approximately 266 residents (3.5%) that are employed in those industries reside in Ripon.

Recognizing that the employment data shown in Table 2-5 does not capture all agricultural employment, particularly seasonal workers, the USDA data is used in conjunction with City employment data to estimate farmworkers in Ripon. Based on the share of residents in farm-related industries in Ripon (3.5%) applied to the USDA data (19,741 workers), there are approximately 691 farmworkers annually in Ripon, including approximately 392 workers that work less than 150 days per year and 299 workers that work 150 or more days per year. In 2023-24, 4 migrant students were served by the Ripon Unified School District, which extends well beyond the City's boundaries to serve unincorporated areas to the north, east, and west of Ripon as well as a small portion of the southeast area of Manteca.

The City acknowledges the important role farmworkers play in the regional economy, and is committed to assisting in the provision of housing for this special needs group. Farmworkers and day laborers are an essential component of the region's agriculture industry. Farmers and farmworkers are the keystone of the larger food sector, which includes industries that provide farmers with supplies and equipment and industries that process, transport, and distribute products to consumers. According to the San Joaquin County Agricultural Crop Report 2021, the gross value of agricultural production in the County reached \$2,538,634,000 in 2021, with the top three crops for the region consisting of almonds, milk, and grapes, respectively.

The City does not have land zoned for agriculture, but does allow agricultural uses in several zones as discussed in Chapter 3. The City's farmworker population is predominately non-migratory and, as such, their housing needs are best addressed through year-round affordable rental and ownership housing. On a regional scale, there is a larger demand for seasonal housing and a clear mismatch between housing costs and low farm worker wages, contributing to overcrowding and homelessness. San Joaquin County Office of Education (SJOE) Department of Migrant Education reports that as of 2023, there are 10,350 migrant students in San Joaquin County and portions of Contra Costa County. Farmworker households are often comprised of extended family members or single male workers and as a result many farmworker households tend to have difficulties securing safe, decent and affordable housing. Far too often farmworkers are forced to occupy substandard homes or live in overcrowded situations. Additionally, farmworker households tend to have high rates of poverty, disproportionately live in housing that is in the poorest conditions, have very high rates of overcrowding, have low homeownership rates, and are predominately members of minority groups.

Table 2-24 summarizes HCD's farmworker/employee housing units in the region; there are no employee housing facilities in the City. HCD's Employee Housing Facility Portal identifies one employee housing facility and three seasonal employee housing facilities in the City of Stockton. There is no State-permitted employee housing facilities, including agricultural employee housing facilities in Ripon. Private agricultural employee housing is not tracked by the State and is also not identifiable through assessor data. The City is aware of one local agricultural employee housing development, Ripon Farms, which provides 8 units of housing for agricultural workers and is located adjacent to the City limits.

Table 2-24. Regional Farmworker/Employee Housing Units		
Facility Name/Address	Facility Type	Employee Count
Pilgrim Street 305 S. Pilgrim Street, Stockton, CA 95205	State-licensed Employee Housing	9
Lafayette Street 1144 E Lafayette Street, Stockton, CA 95206	State-licensed Seasonal Employee Housing	9
Days Inn – Waterloo 4219 E Waterloo Road, Stockton, CA 95215	State-licensed Seasonal Employee Housing	15
FHI - Stockton Inn 4219 Waterloo Rd, Stockton, CA 95215	State-licensed Seasonal Employee Housing	24
Ripon Farms 23527 S. Jack Tone Road, Ripon, CA 95366	Private Employee Housing	8 units
Source: HCD Employee Housing Facility Portal; City of Ripon. Access: https://casas.hcd.ca.gov/casas/ehFacilityQuery/onlineQuery		

As shown in Table 2-6, wages in the Farming, Fishing, and Forestry industry are low. Most permanent and migrant farmworkers earn low incomes. Migrant farmworkers frequently move locations and need rental housing in the vicinity of their seasonal employment. The 2022 Farmworker Health in California Report (2022 Farmworker Report) prepared by the Community and Labor Center, UC Merced, and California Department of Public Health reflects information gathered from farmworker organizations and interview surveys conducted with 1,242 farmworkers throughout California, including 42% from the San Joaquin Valley region. The 2022 Farmworker Report identified that farmworkers studied were most likely to be renters (92%) and live in single family homes (55%); in the San Joaquin Valley, 89% of farmworkers rent and 70% live in single family homes, 17% in apartments, and 8% in an RV or car. Farmworker households were larger than average, with a median size of four persons and 29% having 6 or more persons. Overcrowding is common with more than 25% sleeping in a room with 3 or more persons. The 2022 Farmworker Study also indicated that farmworkers generally experience substandard housing that often requires repairs. The research suggests that farmworkers generally experience substandard housing (e.g., older homes, apartments, mobile homes, motels, garages, or other similar spaces), often requiring repairs such as new roofs, plumbing, heating and cooling systems, and termite clean-up. Further, poor ventilation and crowded spaces put farmworkers at increased risk for respiratory illnesses and infectious diseases. The 2022 Farmworker Report also found that farmworkers statewide faced issues related to the built environment of their homes. In the San Joaquin Valley, more than one-third (37%) reported a "taste of water at home" that was either very bad or bad (41%), problems keeping a house cool (46%) or warm (45%), water damage (15%), peeling paint (23%), rodents (24%), no access to water inside home (9%), mold (14%), cockroaches (33%), flooding (5%).

Resources available for farmworkers are summarized at the end of this section (see Resources for Special Needs and Lower Income Households). Catholic Charities provides a range of services benefitting farmworker households, including immigration services, health and dental care, and food access. El Concilio serves marginalized populations and provides family wellness, preschool centers, adult education, and a host of services that can assist single heads of household with accessing resources. In addition to farmworker housing in the region, the Housing Authority of San Joaquin County (HASJC) offers programs to assist extremely low- to moderate-income households with their housing costs, including the Section 8 rental assistance program, public housing, and migrant farmworker housing. HASJC manages five public housing projects and three migrant farm labor housing developments throughout San Joaquin County. In addition, HASJC provides the Family Self-Sufficiency Program as well as supportive services centers, which provide a range of services to help people become financially self-sufficient.

Housing needs for farmworkers include both seasonal and permanent affordable rental housing, with a significant amount (25%) of large units with 4 bedrooms. Homeownership programs would benefit permanent farmworkers. The Housing Plan includes Program 4 of the Housing Plan which address promoting and encouraging new housing opportunities, including housing for farmworkers, Program 13 to update the Development Code to accommodate employee housing, including housing for agricultural workers,

consistent with the requirements of State law, Program 16 addresses housing rehabilitation and improvement assistance for lower income households, and Program 20 addresses continued efforts to coordinate access to services for special needs populations, including farmworkers. Chapter 3, Constraints, provides additional discussion of current requirements of State law related to employee housing, including housing for agricultural employees, and addresses potential constraints to the development of farmworker/employee housing.

Female Heads of Households

Families with female heads make up approximately 11.8% of families in Ripon (See Table 2-12). Of these families, approximately 61.7% (322 families) have related children of the householder under 18 years. In 2020, about 19.5% of female-headed families in Ripon had incomes below the poverty line, and female-headed families made up 47.9% of all families in poverty in Ripon.

Single female-headed households with children present have a need for affordable housing types, particularly housing targeted at the extremely low and very low income groups, as well as housing located in the vicinity of daycare, schools, and other services. Battered women with children comprise a sub-group of female-headed households that are especially in need, including emergency shelter, transitional housing, and supportive housing, to assist with transitioning to a stable, safe living environment.

In Ripon and the region, there are a number of social service providers and emergency housing facilities serving women in need. For example, San Joaquin Health and Human Services Agency assists families in receiving assistance with and access to medical and dental, food, childcare, and mental health resources. H.O.P.E. Incorporated is a local organization that assists unsheltered individuals and families and also provides a children's wellness center to address mental health needs. Prevail (Pioneering Restoration and Elevating Voices of Advocacy, Idealism and Leadership)/Women's Center-Youth and Family Services assists families and victims of domestic violence through providing community-based support services, youth education, and intervention services. El Concilio serves marginalized populations and provides family wellness, preschool centers, adult education, and a host of services that can assist single heads of household with accessing resources. Resources are summarized at the end of this section (see Resources for Special Needs and Lower Income Households), including resources that provide assistance to female heads of household.

The Housing Plan includes the following programs aimed to address these issues: Program 4 addresses developing partnerships and assisting developers through providing incentives and accessing financial resources for affordable and special needs housing, including for female-headed households with children. Program 18 ensures information regarding housing resources is advertised and made readily available to the community. Program 16 addresses housing rehabilitation and improvement assistance for lower income households, including female-headed households and Program 20 addresses continued efforts to coordinate access to housing programs and services for special needs populations, including female-headed households.

Homeless And Other Groups Needing Temporary and Transitional Housing

Government Code Section 65583(a)(7) requires that the Housing Element include an analysis of the needs of homeless persons and families. The analysis must include: (1) estimates of the number of persons lacking shelter; (2) where feasible, a description of the characteristics of the homeless (i.e., those who are mentally ill, developmentally disabled, substance abusers, runaway youth); (3) an inventory of resources available in the community to assist the homeless; and (4) an assessment of unmet homeless needs, including the extent of the need for homeless shelters.

The law also requires that each jurisdiction address community needs and available resources for special-housing opportunities, known as transitional and supportive housing. These housing types provide the opportunity for families and individuals to "transition" from a homeless condition to permanent housing, often with the assistance of supportive services to assist individuals in gaining necessary life skills in support of independent living.

The following discussion addresses the requirements of Government Code Section 65583(a)(7). It should be noted that data on homeless families and individuals is not developed based on jurisdictional boundaries. The Council on Homelessness (COH) is a local planning body that provides leadership and coordination on the issues of homelessness and poverty in San Joaquin County. The mission of COH is to provide leadership on homelessness and poverty in San Joaquin County with a vision to create and sustain a comprehensive, coordinated, and balanced array of human services for homeless and low income individuals and families within San Joaquin County.

As the primary coordinating body for homeless issues and assistance for a geographic area encompassing the entire county, the San Joaquin Continuum of Care (SJCoC) accomplishes a host of activities and programs vital to the community, including an annual point-in-time “snapshot” survey to identify and assess the needs of both the sheltered and unsheltered homeless, tracking homeless demographics using local service providers throughout the calendar year, and an annual action plan that helps direct community resources and actions in the form of comprehensive programs and activities.

Homeless Estimates

According to the SJCoC, an estimate of the County's homeless population was undertaken in concert with the requirements of the U.S. Department of Housing and Urban Development (HUD) for participating Continuums of Care (CoC) nationwide. Those mandates require that a point-in-time study be taken. This study allows service agencies and local governments to spot trends in homelessness and to evaluate the success of existing programs. It is also a tool for agencies and their partners to plan for programs and services to meet the needs of homeless individuals and families in the community and to use in applying for grant and other funding.

The SJCoC conducted its 2022 Homeless Count in January 2022. The Homeless Count, also known as the Point-in-Time (PIT) Count, is a survey of individuals and families identified as experiencing sheltered or unsheltered homelessness within the boundaries of San Joaquin County during the last ten days of January 2022. Through a massive volunteer effort, including 315 people, the SJCoC conducted an observational count of both sheltered and unsheltered homeless persons during the last week of January 2022. The unsheltered count is obtained by engaging volunteers to collect data at one “point in time” throughout the SJCoC through surveys, observations, and supportive service events. The sheltered count is obtained through the Homeless Management Information System (HMIS). The Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act, adopted by Congress in 2012 to amend the McKinney-Vento Act, requires all CoC-funded organizations, and all organizations funded in whole or in part by Emergency Solutions Grant funds, to regularly enter data into a local HMIS. All such organizations within the SJCoC enter data daily regarding those served into the locally administered HMIS.

Table 2-25. Homelessness in San Joaquin County (2022, 2019, 2017)					
COH PIT Count	Ripon		San Joaquin County		
	Sheltered ¹	Unsheltered ¹	Sheltered	Unsheltered	Total
PIT Count 2022	Not reported	Not reported/ ²	964	1,355	2,319
PIT Count 2019	Not reported	7	1,071	1,558	2,629
PIT Count 2017	Not reported	Not reported	985	567	1,552
Source: San Joaquin County Continuum of Care 2017 Point-in-Time Unsheltered Homeless Count Report; 2022 San Joaquin Continuum of Care Point in Time Count Local Report.					
¹ The sheltered population is not specified in the Unsheltered Homeless Count Report.					
² Police Department estimate based on homeless outreach and encounters.					

The SJCoC found 2,319 homeless individuals living in San Joaquin County during the last ten days of January 2022. Of those, 964 were sheltered and 1,355 were unsheltered. However, no count was conducted in Ripon areas in 2022. The most recent PIT count conducted in Ripon was in 2019 and there were seven unsheltered homeless individuals counted. Ripon Police Department contacts and observations indicate the number of homeless individuals living in Ripon continues to be seven persons. Countywide, the total number of homeless persons Countywide has decreased by 310 homeless persons between the 2019 PIT Count and the 2022 PIT Count.

Additional demographics for the 2,319 homeless individuals Countywide are shown below in Table 2-26. Of the 2,319 homeless individuals Countywide, 1,421 or 61.3% were male and 891 or 38.4% were female, with 2 or 0.1% gender non-conforming population. Among the homeless population in San Joaquin County, 131 individuals were in veteran households, 72 individuals were between 18 to 24 years old, 487 individuals were in family groups with children, and 567 adults with a serious mental illness; Additionally, approximately 809 or 34.9% of the 2,319 individuals experiencing homelessness met the definition of being chronically homeless. HUD defines a chronically homeless individual as someone who has experienced homelessness for a year or longer, or has experienced at least four episodes of homelessness in the last three years and also has a diagnosed disability that prevents them from maintaining work or housing. It is noted that these characteristics are not discrete and there is overlap between these groups.

Table 2-26. San Joaquin County Homeless Characteristics			
Homeless Profile	Sheltered	Unsheltered	Combined

	Number	%	Number	%	Number	%
Total Homeless Population	964	100.0%	1,355	100.0%	2,319	100.0%
Male	530	55.0%	891	65.8%	1,421	61.3%
Female	432	44.8%	459	33.9%	891	38.4%
Gender non-conforming	1	0.1%	1	0.1%	2	0.1%
Additional Demographics						
Chronically Homeless	153	15.9%	656	48.4%	809	34.9%
Veteran Households	41	4.3%	90	6.6%	131	5.6%
Adults with a serious mental illness	118	12.2%	449	33.1%	567	24.5%
Families with Children	487	50.5%	0	0.0%	487	21.0%
Unaccompanied Homeless Children and Transition-age Youth	39	4.0%	33	2.4%	72	3.1%
<i>Note: Respondents may be included in more than one subset. For example: a respondent may be a Veteran and also Chronically Homeless.</i> <i>Source: Point in Time Count Trends and Analysis - Homelessness and Disparity in San Joaquin County</i>						

Emergency Shelters, Transitional, and Supportive Housing

Resource Inventory

Homeless programs are primarily administered at the County-level through SJCoC. SJCoC maintains a list of services for homeless and low income families. The most recent inventory of resources available within San Joaquin County for emergency shelters, transitional housing, and permanent supportive housing units comes from the 2021 Housing Inventory reported to the U.S. Department of Housing and Urban Development by the SJCoC. Table 2-27 below shows the total beds offered by homeless facilities in San Joaquin County and 2,408 total beds available Countywide, which are described in greater detail in the following paragraphs.

Table 2-27. Homeless Facilities (2020)						
Facility Type	San Joaquin County Continuum of Care Region					
	Family Units	Family Beds	Adult-Only Beds	Total Beds	Seasonal	Overflow
Emergency Shelter	87	366	713	1,089	0	0
Transitional Housing	63	255	178	433	n/a	n/a
Permanent Supportive Housing	91	272	460	732	n/a	n/a
Rapid Rehousing	37	117	23	140	n/a	n/a
Other Permanent Housing	0	0	14	14	n/a	n/a
Total Beds	278	1,010	1,388	2,408	0	0
<i>Source: HUD 2021 Continuum of Care Homeless Assistance Programs - Housing Inventory Count Report.</i> <i>URL: https://files.hudexchange.info/reports/published/CoC_HIC_CoC_CA-511-2021_CA_2021.pdf</i>						

Emergency Shelters

The San Joaquin County Housing Authority operates two migrant centers near Ripon under contract to the State. These two centers, Joseph J. Artesi Migrant Center II and Joseph J. Artesi Migrant Center III are located on French Camp Road. During the off-season, one of the French Camp facilities is made available to the homeless (from mid-December through mid- March). H.O.P.E. Ministries has two facilities in nearby Manteca, Raymus House and HOPE Family Shelter. Raymus House is an emergency shelter that services women and children who have been displaced for up to 60-90 days.

Additionally, 34 emergency shelter facilities are available to provide services in the SJCoC region. According to the HUD 2021 Continuum of Care Housing Inventory Count Report for SJCoC, a total of 2,408 year-round beds are available; thus, emergency shelters comprise 45.2% of the total year-round beds in the County.

Table 2-28. Emergency Shelters			
Provider Name - Facility	Family Beds	Adult-Only Beds	Child-Only Beds
Dignity's Alcove - Dignity's Alcove	0	40	0

Gospel Center Rescue Mission - GCRM Winter Overflow	0	50	0
Gospel Center Rescue Mission - New Hope Shelter	12	30	0
Gospel Center Rescue Mission - Men's Lodge	0	70	0
Haven of Peace - Haven of Peace	20	15	0
HOPE Ministries - HOPE Shelter	42	0	0
HOPE Ministries - Raymus House	45	0	0
Lodi House - Lodi House	24	0	0
Manteca - Winter Shelter	0	50	0
McHenry House - McHenry House	32	0	0
Ready to Work - HEARTT - (gold star shelter)	0	21	0
Salvation Army-Lodi - Hope Harbor	12	59	0
San Joaquin County - TANF Homeless Assistance	55	0	0
San Joaquin County - FEMA COVID NCS	0	96	0
Stockton Self Help Housing - [SSSH] B Street 74	0	5	0
Stockton Self Help Housing - SSSH housing	0	5	0
Stockton Self Help Housing - Napa River	0	5	0
Stockton Self Help Housing - [SSSH] Dolcetto Lane	0	5	0
Stockton Self Help Housing - [SSSH] Truckee	0	5	0
Stockton Self Help Housing - [SSSH] Stockton St 66	0	2	0
Stockton Self Help Housing - [SSSH] Santa Maria	0	5	0
Stockton Self Help Housing - [SSSH] Pine Brook	0	5	0
Stockton Self Help Housing - [SSSH] Grant Street	0	5	0
Stockton Self Help Housing - [SSSH] Golden Gate	0	5	0
Stockton Self Help Housing - [SSSH] Burney Falls	0	5	0
Stockton Self Help Housing - [SSSH] B Street 76	0	5	0
Stockton Self Help Housing - [SSSH] Birmingham	0	5	0
Stockton Shelter - SSN Winter Overflow	0	24	0
Stockton Shelter - Singles Shelter	0	160	0
Stockton Shelter - Family Shelter	92	22	0
Women's Center - Serenity House	8	4	0
Women's Center - DAWN House	24	8	0
Women's Center - YFS - Safe House	0	0	10
Women's Center - YFS - Opportunity House -ES	0	2	0
Total	366	713	10

Transitional Housing

Eight transitional housing providers were available to provide services in the SJCoC area, providing a total of 433 beds. The table below highlights the number of beds each of the transitional-housing providers were able to provide in the region in 2021.

Table 2-29. Transitional Housing		
Provider Name - Facility	Family Beds	Adult-Only Beds
Gospel Center Rescue Mission - Bill Brown Building	76	40
Gospel Center Rescue Mission - New Hope Transitional	34	20
Gospel Center Rescue Mission - New Life	0	24
HOPE Ministries - Building HOPE	35	0

Lodi House - Transitional Housing	12	0
Ready to Work - HARP (green dot)	0	24
Salvation Army-Lodi - Hope Avenue Apartments	0	18
Salvation Army-Lodi - Support Team	0	28
San Joaquin Aids Foundation - Edan, Hunter & Coral Housing	74	4
Stockton Shelter - Holman House	24	12
Women's Center - YFS - Opportunity House	0	8
Total	255	178

Permanent Supportive Housing

In 2021, the SJCoC area had three permanent supportive housing providers that offered the following bed counts at six different facilities:

Table 2-30. Permanent Supportive Housing		
Provider Name - Facility	Family Beds	Adult-Only Beds
CVLIHC - Shelter Plus Care- combined	118	165
CVLIHC - Shelter Plus Care - 5	21	23
CVLIHC - SPICE	0	27
Housing Authority of San Joaquin County - HUD-VASH	120	206
Lutheran Social Services - Project HOPE - HEAP	0	18
Lutheran Social Services - Project HOPE	13	21
Total	272	460

Rapid Re-Housing

In 2021, the SJCoC area had five rapid re-housing providers that offered the following bed counts at 11 different facilities:

Table 2-31. Rapid Re-Housing		
Provider Name - Facility	Family Beds	Adult-Only Beds
Berkeley Food and Housing Project - Roads Home	0	1
Catholic Charities - VetFam	0	2
CVLIHC - CARE - RRH	32	0
CVLIHC - ESG State RRH	0	1
CVLIHC - Hermanas 1	15	0
CVLIHC - Homelessness to Homes II	34	0
CVLIHC - ESG CoS RRH	0	0
CVLIHC - ESG SJC RRH	0	4
CVLIHC - CESH - permanent	0	2
San Joaquin County - First 5 – Housing WORKs	36	0
WestCare California - San Joaquin Valley Veterans	0	13
Total	117	23

Other Permanent Housing

In 2021, the SJCoC area had two other permanent housing providers that offered the following bed counts at two different facilities:

Table 2-32. Other Permanent Housing		
Provider Name - Facility	Family Beds	Adult-Only Beds
CVLIHC - Town Center Studios	0	2

Tracy Community Connection Center - Tracy House	0	12
Total	0	14

Assessment of Need

Based on the available information, there is a Countywide homeless population of 2,319 persons and 2,408 available year-round beds. However, it is noted that the 2022 PIT Report identified only 964 sheltered homeless persons (it is not clear whether this includes sheltered homeless living in transitional or supportive housing) and 1,355 unsheltered homeless persons. The discrepancy between sheltered homeless persons and the County's total capacity to house homeless persons indicates a need for additional community service resources to assist and match the homeless population with the Countywide shelter and housing resources. Although there are seasonal fluctuations in bed counts, these figures demonstrate a demand for emergency shelter, as well as supportive and transitional housing. Reviewing the eligible populations for the County's various shelter opportunities indicates 1,010 beds are limited to occupancy by single adults with children or families with children. However, only 487 or 21.0% of the identified homeless persons during the 2022 PIT Survey were part of a family with children. This indicates that additional capacity is needed for shelter opportunities for single adults.

At a local level, the 2022 PIT Report did not identify the number of unsheltered homeless persons in Ripon and the last complete count identified seven unsheltered homeless persons in 2019. The City's homeless population is estimated to have remained at about 7 persons, based on observations by the Police Department. The City does not have an emergency shelter and has a designated police officer that works to connect unsheltered persons and households with regional services and shelters. Resources in the region for the unhoused and households at risk of becoming homeless are summarized at the end of this section (see Resources for Special Needs and Lower Income Households).

To further address the needs of the homeless population, including the unsheltered population and those at risk of becoming homeless, the Housing Plan contains the following programs: Program 22 (Homeless Continuum of Care) of the Housing Plan ensures the City will continue working with San Joaquin Continuum of Care to provide ongoing homeless services and will continue working cooperatively with service providers and other County jurisdictions to identify and address the needs of the homeless and at-risk population. Program 13 of the Housing Plan would revise the Development Code to accommodate, and remove constraints to, emergency shelters, low barrier navigation centers, and supportive housing.

Zoning to accommodate Emergency Shelters, Transitional housing, and Supportive Housing is addressed in Chapter 2, Constraints, and sites to accommodate emergency shelters are identified in Chapter 2.

Resources for Special Needs and Lower Income Households

Resources available to assist households with special housing needs, lower income households, and the general public with obtaining housing and assistance services within Ripon and San Joaquin County are summarized below.

Bethany at Home. In-home services to support independent living for seniors. Services include transportation, meal planning and preparation, housekeeping, bathing/dressing assistance, medication reminders, mobility assistance, errand services, pet care, and planning social outings and activities.

Bethany Adult Day Services, Adult day service program providing care, social involvement, meals, snacks, and activity for adults 62 years and older.

California Rural Legal Assistance (CRLA): CRLA provides legal assistance to low-income persons in education, employment & labor, rural health, and housing/landlord-tenant issues including eviction and foreclosure defense. CRLA is committed to fight for justice and individual rights alongside the most exploited communities. CRLA provides a variety of community education and outreach programs including leadership development. CRLA also protects Indigenous Mexican communities, LGBT communities, and farm worker communities.

California Work Opportunity and Responsibility to Kids (CalWORKs): CalWORKs is a public assistance program that provides cash aid and services to eligible families that have a child(ren) in the home. The program serves all 58 counties in the state and is operated locally in San Joaquin County by the Health and Human Services Agency. If a family has little or no cash and needs

housing, food, utilities, clothing or medical care, they may be eligible to receive immediate short-term help. Families that apply and qualify for ongoing assistance receive money each month to help pay for housing, food and other necessary expenses.

Catholic Charities – Diocese of Stockton: Catholic Charities provides advocacy and social services for families and individuals. Programs include senior services, transportation, immigration services, health and dental care access, food access, and support to families, including counseling, parent education tools, and mentoring.

Central Valley Low Income Housing Corporation. CVLIHC administers various homeless assistance programs through the San Joaquin County Continuum of Care. Programs include homelessness prevention (rent support), rapid rehousing for a family with minor children living in a shelter, car, or place not meant for habitation, permanent supportive housing including rent support, case management, and wraparound services, and other assistance programs.

Community Development Block Grant Funds: The CDBG program provides decent housing and expands economic opportunities for people with low and moderate income. CDBG is a federal program; however, in California the state administers the program for smaller counties and cities. San Joaquin County receives funds directly from federal government. Through its share of the CDBG funding for public services, the City makes CDBG funds available for services that target lower income and disadvantaged households.

Children's Advocacy Centers of California (CACC): CACC is a membership organization dedicated to helping local communities respond to allegations of child abuse in ways that are effective and efficient – and put the needs of child victims first. CACC provides training, support, technical assistance and leadership on a statewide level to local child advocacy centers and multidisciplinary teams throughout California responding to reports of child abuse and neglect.

Community Center for the Blind and Visually Impaired. Community Center for the Blind and Visually Impaired provides case management, personal adjustment support, accessible computer classes, orientation and mobility, independent living skills training, Braille, career development, soft skills, summer camps (ages 8-18), social and recreational programs, resources, and referrals. The Center assists the blind and visually impaired in the greater San Joaquin County area through services designed to promote cognizance of potential and self-worth, maximize independent functioning, and enhance integration into the general mainstream of society.

Council for the Spanish Speaking: The Council for the Spanish Speaking offers a wide range of immigration services, including individual and family consultations, as well as preparation of documents for adjustment of status, consular processing and citizenship. The organization also holds community workshops for citizenship, know their clients' rights and perform other community outreach and education.

Disability Resource Agency for Independent Living (DRAIL): DRAIL believes each individual deserves equal access to support, resources, and full inclusion in society and welcomes clients of all diverse backgrounds and communities. The organization provides assistance (housing referrals, peer support, personal assistant services, independent living skills training, disability income advocacy/benefits advising, work incentives planning and assistance, community center programs and activities, transition youth services, and community resources directories for all necessary adjustments in a house that will ease the movement of the disabled person throughout the house.

El Concilio: El Concilio is a community-based, nonprofit, social service provider serving California's Central Valley and is dedicated to empowering California's diverse low-income, minority and marginalized communities. El Concilio provides family wellness, preschool centers, behavioral health, financial assistance, immigration services, senior services, jobs readiness, adult education, and transportation services.

First 5 San Joaquin. First 5 San Joaquin provides financial support for critical programs such as health, preschool and literacy programs, to ensure programs effectively meet the needs of families. Programs are targeted to households with children and assist on filling service gaps for limited income households. Programs include preschool, child care, services for children with special needs, dental care coordination, housing assistance, and literacy services.

GAP Loan Program (administered through San Joaquin County Neighborhood Preservation Office): The City of Ripon GAP Loan Program, administered through the San Joaquin County Neighborhood Preservation Office, provides deferred downpayment assistance

loans for 20 percent of the sales price of a home, not to exceed \$40,000. This program is available to low-income, first-time homebuyers for a home in the City of Ripon that does not exceed a cost of \$304,750. Payments may be deferred over a 30-year period at a two percent interest rate. The program homebuyer must agree, however, to share part of the equity in the home with the County if the home is sold or refinanced.

Head Start San Joaquin. Head Start programs support children's growth and development in a positive learning environment through a variety of services, which include early learning, health, and family well-being, including housing stability, continued education, and financial security.

Home Rehabilitation Program: The Home Rehabilitation Program, administered by the County's Community Development Department, is a financing program that assists property owners with residential building improvements by making needed renovations affordable. The program offers low-interest (2 percent) reduced and deferred payment loans for low-income homeowners as well as offers a wide range of services for property improvements, including assistance with selecting a contractor, finance counseling, and permit expediting. In order to qualify, the homeowner must have owned the home for at least a year, her/his income must not exceed 80 percent of the County median, and must not have more than one existing mortgage on the home.

Hope Ministries (H.O.P.E): H.O.P.E. Ministries is a non-profit, faith based organization in Manteca that is dedicated to providing shelter and services to homeless and low-income families that cultivate self-respect, self-reliance, and spiritual direction in order to strengthen families, individuals, and the community. The Raymus House was a former nursing home that was converted into a home serving homeless women and children. H.O.P.E. Family Shelter provides temporary housing for displaced families.

Housing Choice Vouchers Program (HCVP): The San Joaquin Housing Authority manages the Housing Choice Vouchers Program (formerly Section 8) for all of San Joaquin County. The HCVP provides assistance to help extremely low-, very low-, and low-income residents of San Joaquin County, including residents of Ripon, to afford safe, decent, and sanitary rental housing. The Department of Housing and Urban Development (HUD) provides funds to the Housing Authority to administer the program.

Housing for the Harvest. Housing for the Harvest provides coordinated outreach and dissemination of information in a culturally sensitive manner to agricultural workers seeking financial assistance, experiencing food insecurity, and in need of services, including behavioral health, immigration, and more.

Human Services Agency of San Joaquin County – Home Energy Assistance Program (HEAP): HEAP's Weatherization Program assists renters or owners by installing energy saving measures and through repairs to homes, multi-unit dwellings, and mobile homes. These dwellings qualify for weatherization measures if the household income does not exceed a certain amount determined by the U.S. Department of Health and Human Services. Residences may qualify for repair or replacement of a refrigerator, stove, water heater, or microwave; insulation; minor home repair, LED light bulbs; smoke and carbon monoxide detectors; shade screens; and weather-stripping; and much more.

Human Services Agency of San Joaquin County – Various Programs: The Human Services Agency administers various assistance programs for lower income and disabled persons, including CalWORKs (financial, employment, and homeless assistance), CalFresh (food stamps), MediCal (health care for certain disadvantaged residents of California), general assistance (temporary assistance to lower income individuals and families in temporary need of housing and/or food), welfare to work, in-home care, and food assistance (brown bag program delivering groceries to seniors 60 and over, free food for low income individuals, Meals on Wheels, and Women, Infants, and Children (WIC) supplemental food and nutrition).

Love INC of Manteca: This organization interacts directly with households who are seeking resources while struggling with meeting basic needs for themselves and their families. Through the contact center, experienced and trained volunteers interact with those in need. When clients contact Love INC requesting help, their situations are assessed and Love INC does all they can do to connect them with the appropriate ministries and agencies where help is available. Some examples of household connections for support include helping families and individuals with crisis in pregnancy, sheltering, hunger, and financial relief.

Mediation Center of San Joaquin County: The Mediation Center of San Joaquin County provides mediation, education and training services in San Joaquin County as an alternative to using the legal system and educates the public of the availability of the services. The organization specializes in conflict resolution, effective communication, and stress and anger management.

Ripon Senior Center: The Ripon Senior Center is a multi-purpose Senior Center serving and involving adults and seniors age 50 and above throughout the greater Ripon area. The Senior Center offers a variety of classes and activities. Meal services, provided through a partnership between the City of Ripon, Bethany Home and the San Joaquin County Department of Aging, include a hot lunch Monday through Friday and Meals on Wheels for homebound seniors. There are no membership fees to participate at the center; however, some classes and activities have nominal fees.

Ripon Unified School District. Ripon Unified School District provides a range of family support programs, including the Ripon USD Afterschool Program, and meals and snacks for all students.

San Joaquin County Commission on Aging: The San Joaquin County Commission on Aging members are appointed by the City Councils, Board of Supervisors, and agencies providing senior services. The Commission provides guidance, education, and advocacy on issues that relate to older adults of San Joaquin County and provide leadership at the local level in developing systems of home and community based services.

San Joaquin County Department of Aging and Community Services: Supports older adults, adults with disabilities, family caregivers, and residents in long-term care facilities through providing adult protective services, caregiver support, community centers with programs oriented toward seniors, in-home supportive services, case management, nutrition services, including meals on wheels, congregate dining, and grocery/food assistance, ombudsman, and other senior assistance programs.

San Joaquin County Older Adult Services: San Joaquin County Older Adult Services provides services for seniors 60 years old and older. The programs provide support and assistance in maintaining independence as well as programs to help ease the transition to long term care. The programs include Older Adult Services (Outreach, case management, assessment, individual therapy, resource and referral, individual therapy services, consultation with family members and support system), Transitional Care Facility (temporary supportive care to abused, endangered or abandoned older adults), Senior Peer Counseling, and Gaining Older Adult Life Skills programs.

San Joaquin County Housing Authority: The San Joaquin Housing Authority has several programs to assist low- and moderate-income households: the Housing Choice Vouchers Program (HCVP), Public Housing, and the Market Rate Properties. The Public Housing Program provides rental assistance at four main sites (two in Stockton, one in Tracy, and one in Thornton). Through the Market Rate Program the Housing Authority owns and manages four market rate properties throughout the county (three in Stockton and one in Lodi). The Housing Choice Vouchers Program is the only program operated by the Housing Authority that is available to Ripon residents.

San Joaquin Fair Housing: The San Joaquin Fair Housing Inc. was incorporated in 1983 as a nonprofit to fulfill the Federal Government's Department of Housing and Urban Development's (HUD) requirements under CDBG funding to further Fair Housing in the community. The organization provides education, mediation, housing assistance, complaint investigation, and resolution. This is done by working alongside property managers, property owners, City and County Code Enforcement, Public Health, Human Services Agency, and the Housing Authority of San Joaquin. The Program has evolved to include education and testing in Fair Housing practices to fulfill the national and local CDBG objectives to affirmatively further Fair Housing within the community. The mission of the organization is to ensure that all community members have equal access to safe affordable housing and to eliminate discrimination in housing.

San Joaquin Valley Health Fund: The San Joaquin Valley Health Fund promotes community health and wellbeing and includes programs to address health, homelessness, education, and justice. The Health Fund has committed funding throughout the San Joaquin Valley, including San Joaquin County to assist partner organizations with addressing the most critical issues that affect families' health, including food security, air quality, clean drinking water, domestic violence, housing, health care, education, employment, immigrant rights, open space and neighborhood safety.

The Arc San Joaquin. The Arc San Joaquin provides adult development programs and supported employment. Adult development programs serve persons with significant intellectual and developmental disabilities. Services help participants to become more independent through adult life skills and communication skills training. Site and community group activities provide social, leisure and volunteer opportunities. Behavior management services help individuals become aware of and better cope with challenges they may be experiencing.

United Way of San Joaquin County. Farm and Food Workers Relief Program is a one-time temporary financial assistance program.

Valley Mountain Regional Center. Valley Mountain Regional Center serves children and adults with developmental disabilities in San Joaquin, Stanislaus, Amador, Calaveras and Tuolumne counties and has local offices in Stockton and Modesto. Free diagnosis and assessment services are available to any person suspected of having a developmental disability, such as intellectual disability, cerebral palsy, epilepsy, or autism. Services include day programs, residential support, medical, vocational, social/recreational, therapy, and other supportive services.

Visionary's Homeownership and Rental Center: A division of Visionary Home Builders of CA, this program intends to create and advocate for healthy, vibrant, safe communities through development of affordable housing and educational opportunities for families, seniors, and individuals of low and moderate income, and provides financial education, homebuyer education, rental counseling, foreclosure prevention or loan modification, and homebuyer education services.

C. HOUSING STOCK CHARACTERISTICS

This section identifies the characteristics of Ripon's physical housing stock. This includes an analysis of housing types, housing tenure, vacancy rates, housing conditions, and overcrowding.

HOUSING TYPE

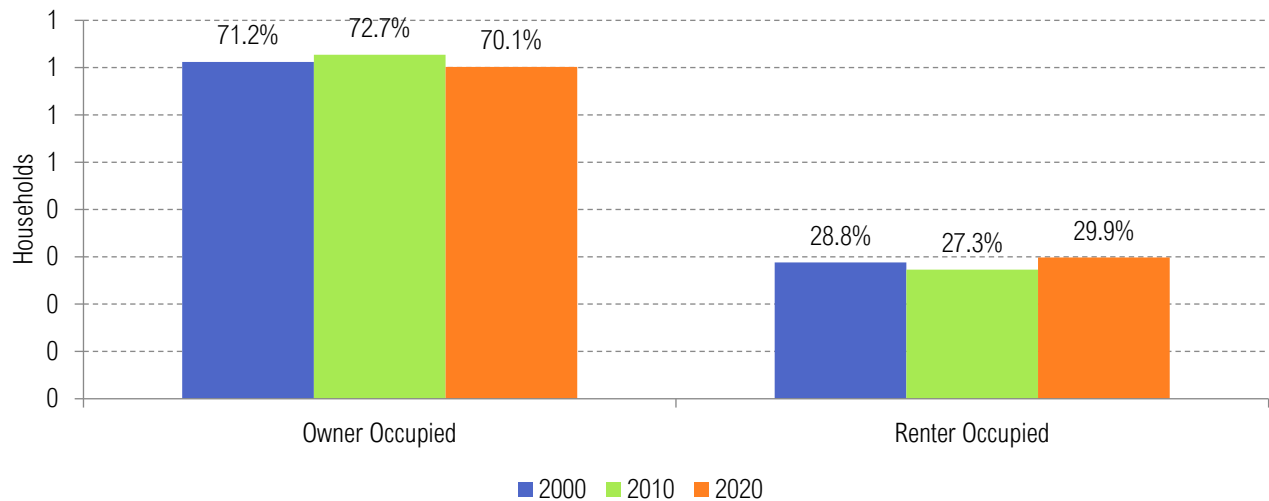
As shown by Table 2-33, in 2010 there were 4,480 housing units in Ripon. By 2020, the number increased to 5,785 units at a rate of 29.1%. During this time period, the number of single-family detached units increased by 1,110 units resulting in an increase of 30.3%. Additionally, buildings with 2 to 4 units saw a significant increase of 175 units or 100.0%, resulting in a total of 350 units in 2020. Similarly, buildings with 5 or more units saw an increase of 60 units or 17.1% during the same period, resulting in a total of 411 units in 2020. In contrast, single-family attached units saw a decrease of 29 units or 10.5% during the same period.

Table 2-33. Housing Units by Type within Ripon				
Type of Unit	2010	2015	2020	Change 2010-2020
Single-Family Detached	3,667	4,456	4,777	30.3%
Single-Family Attached	276	195	247	-10.5%
2 to 4 Units	175	214	350	100.0%
5+ Units	351	369	411	17.1%
Mobile Homes	11	36	0	-100.0%
Total	4,480	5,270	5,785	29.1%
Sources: San Joaquin Valley Regional Early Action Project Report - U.S. Census Bureau, ACS 06-10, 11-15, 16-20 (5-year Estimates), Table B25024.				

HOUSING TENURE

Housing tenure refers to the status of occupancy of a housing unit and whether it is an owner-occupied or a rental unit. Chart 5 below compares the distribution of housing tenure in Ripon in 2000, 2010, and 2020. Of the total occupied housing units in Ripon in 2010, 72.7% (3,530 units) were owner-occupied and 27.3% (1,325 units) were renter households. In 2020, the distribution of occupied housing units in City of Ripon remains similar, although owner-occupied housing units slightly decreased by percentage (3,931 units) and rental units slightly increased by percentage (1,673 units).

Chart 4. Distribution of Housing Tenure – Ripon (2000, 2010, 2020)



Sources: San Joaquin Valley Regional Early Action Project Report - U.S. Census Bureau, Census 2000(SF1); ACS 16-20 (5-year Estimates), Table B25042.

The vacancy rate in a community indicates the percentage of units that are vacant and for rent/sale at any one time. It is desirable to have a vacancy rate that offers a balance between a buyer and a seller. Vacancy rates often are a key indicator of the supply of affordable housing options, both for ownership and rental purposes. Housing literature suggests that a vacancy rate in the range of 2–3% for owner-occupied housing is considered desirable while for rental housing the desirable range is 5–6%. Table 2-34 indicates the vacant housing stock by type in Ripon as listed in the ACS 2016-2020 5-Year Community Survey. The 2020 ACS data indicates that there were 181 vacant units (3.2%) in Ripon. Of the total vacant units, 132 units were classified as other vacant.

Housing Type	City of Ripon		San Joaquin County	
	Number	Percent	Number	Percent
Total Vacant Units	181	100.0%	14,100	100.0%
For Rent	24	13.3%	3,792	26.9%
Rented, Not Occupied	0	0.0%	741	5.3%
For Sale Only	0	0.0%	1,161	8.2%
Sold, Not Occupied	25	13.8%	1,219	8.6%
For Seasonal, Recreational, Or Occasional Use	0	0.0%	1,535	10.9%
For Migrant Workers	0	0.0%	117	0.8%
Other Vacant	132	72.9%	5,535	39.3%

Sources: San Joaquin Valley Regional Early Action Project Report - U.S. Census Bureau, ACS 16-20 (5-year Estimates), Table B25004.

Table 2-35 compares the vacancy status of housing in Ripon in 2010, 2015, and 2020. Ripon showed an overall increase in vacancy rate between 2010 to 2020 from 2.6% to 3.1%. The “Other Vacancy Rates” column represents the vacancy rate for all seasonal, recreational, and occasional use units, as well as all units classified as other vacant units by the ACS. It should be noted that the overall vacancy rate without the “Other Vacancy Rates” column is only 0.8% in Ripon, which reflects a need for both rental and owner-occupied housing production to increase the vacancy rates to the desired range of 2–3% for owner-occupied housing and 5–6% for rental housing.

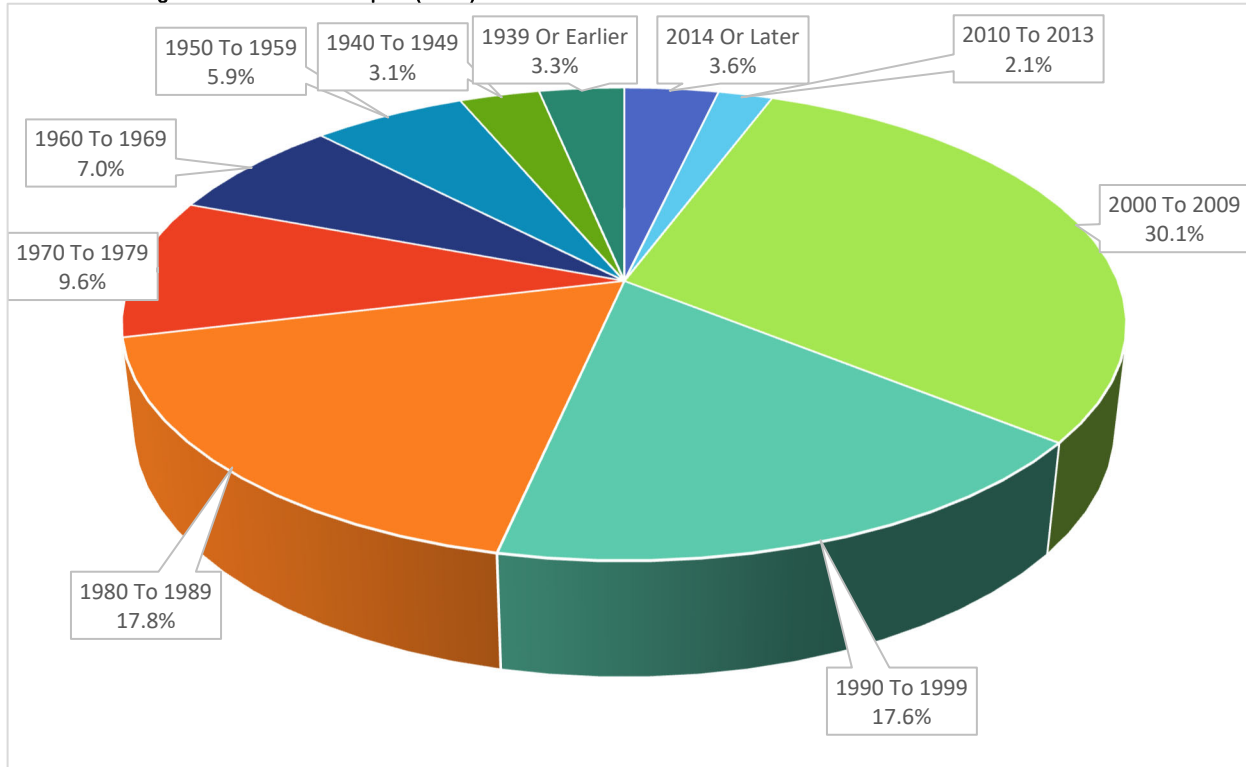
Year	Total Housing Units	Occupied Housing Units	Vacant Housing Units	Overall Vacancy Rate	Homeowner Vacancy Rate	Rental Vacancy Rate	Other Vacancy Rates
2020	5,785	5,604	181	3.1%	0.4%	0.4%	2.3%

2015	5,270	5,103	167	3.2%	0.4%	1.1%	1.7%
2010	4,480	4,364	116	2.6%	0.0%	0.6%	1.4%
Source: U.S. Census Bureau, ACS 06-10, 11-15, 16-20 (5-year Estimates), Table B25002 & B25004.							

Housing Age and Conditions

Related to the condition of the housing stock in Ripon is the age of the housing units. Generally, structures older than 30 years begin to show signs of deterioration and require reinvestment to maintain their quality. Unless properly maintained, homes older than 50 years may require major renovation to remain in a good, livable condition. Chart 6 illustrates the age of the housing stock in the City.

Chart 6. Housing Stock Year Built – Ripon (2020)



Sources: San Joaquin Valley Regional Early Action Project Report - U.S. Census Bureau, ACS 16-20 (5-year Estimates), Table B25036.

Housing Conditions

In the absence of a detailed housing conditions survey, existing ACS data, building inspection staff observations, and responses to the community housing needs and priorities survey are used to identify housing conditions and related needs in the City.

Limited data is available from the ACS that can be used to infer the condition of Ripon's housing stock. The ACS data identifies whether housing units have complete plumbing and kitchen facilities and whether units lack a source of household heat. Since only a very small percentage of all housing units in Ripon lack complete plumbing facilities or kitchen facilities (see Table 2-36), these indicators do not reveal any significant needs associated with housing conditions. Additionally, less than 1% of housing units rely on wood fuel or do not have a heating source, which also does not reveal any significant needs associated with the housing conditions.

Table 2-36. Age of Ripon Housing Stock & Housing Stock Conditions		
Housing Stock Indicators	Number	Percent
Total Housing Units	5,748	100.0%
Built 1970 or earlier	1,531	26.6%
Units Lacking Complete Plumbing Facilities	15	0.2%
Units Lacking Complete Kitchen Facilities	33	0.6%
No house heating fuel or wood fuel only	34	0.6%
No Phone Service Available	7	0.1%
Source: U.S. Census Bureau, ACS 16-20 (5-year Estimates), Table DP04.		

Since housing stock age and condition are generally correlated, one ACS variable that provides an indication of housing conditions is the age of a community's housing stock. The majority of the housing units in Ripon (2,612 or 46.6%) were built before 1990 with 1,078 or 19.2% units built before 1970 and 1,534 or 27.4% built between 1970 to 1990. Approximately 2,006 or 35.8% of Ripon's housing stock was built after 2000 and another 986 or 17.6% was built between 1990 and 1999. The age of housing stock often indicates the potential for a unit to need rehabilitation or significant maintenance. As shown in Chart 6 on the previous page, most of the Ripon's housing stock is more than 30 years old (approximately 46.6%) and 19.2% is over 50 years old, meaning these units may need moderate to significant rehabilitation, including replacement or refurbishing of roofs, siding, and windows as well as interior improvements including replacing or upgrading the plumbing and electric wires and outlets.

The housing needs and priorities survey conducted by the City in 2024 addressed housing conditions, desired housing improvements, and housing challenges. Regarding housing conditions, 76% of respondents indicated their home is in very good to excellent condition, 14% indicated their home shows signs of minor deferred maintenance; 5% indicated their homes need moderate repairs or upgrades, and 5% identified the need for substantial repair or that their home was in dilapidated condition. When asked to identify desired improvements to their home, 43% of the respondents identified exterior improvements such as roofing, painting and general home repair, 32% of respondents identified landscaping, 22% identified heating/air conditioning, solar, and electrical upgrades, 10% identified considering a room addition, and 5% identified considering an addition or an accessory dwelling unit. When asked about housing challenges, three of the survey respondents indicated that their home is in poor condition and needs repair.

While much of the City's housing stock is generally in good condition, there are areas within the City with concentrations of blighted housing or housing in need of significant repair. Three neighborhoods, including the area generally located between E. Milgeo Road and Highway 99 bounded by Ave A to the east and Fulton Ave to the west, the area generally bounded by Highway 99 to the north, N. Acacia Ave, S. Stockton Ave, and just north of W. Main St, and the residential area located south of Second St and east of S. Locust Ave and bordered by industrial and commercial uses along W. Fifth St and S. Stockton Ave, have housing in need of major repair. Many homes in these three areas are very old, small homes that are in need of significant maintenance and rehabilitation. These areas also would benefit from neighborhood investments, including lighting and alleyway improvements. In addition to these areas, older homes in the City often need one or two minor or moderate repairs, including re-roofing, window replacement (to increase efficiency), plumbing repair or upgrades, electrical repair or upgrades, and siding repair or replacement. Based on the age of housing, observations of City staff, and input from the housing condition survey, it is estimated that approximately 6 percent of the City's housing stock (350 units) is dilapidated and requires significant improvements or replacement and approximately 10 percent of the stock (560 units) are in need of one or more major repairs. Program 16 in the Housing Plan requires the City to continue to implement its housing rehabilitation program, to identify resources to expand its housing rehabilitation program, and provides for connecting neighborhoods and homes in need of significant repair to the City's housing rehabilitation program.

Overcrowding

Overcrowding is a measure of the ability of existing housing to adequately accommodate residents. The U.S. Census Bureau defines overcrowding as a household that lives in a dwelling unit with an average of more than 1.0 person per room, excluding kitchens and bathrooms. A severely crowded housing unit is one occupied by 1.5 persons or more per room. Too many individuals living in housing with inadequate space and number of rooms can result in deterioration of the quality of life and the condition of the dwelling unit from overuse. Overcrowding usually results when either the costs of available housing with a sufficient number of bedrooms for a family exceeds the family's ability to afford such housing or unrelated individuals (such as students or low-wage single adult workers) share dwelling units because of high housing costs.

According the 2016-2020 ACS, overcrowding in Ripon was 1.6% (88 housing units). Among renters in Ripon, approximately 4.9% of housing units (82 housing units) were in overcrowded conditions, and 3.2% (53 housing units) were in severely overcrowded conditions. Among homeowners, approximately 0.2% of housing units (6 housing units) were in overcrowded conditions, and all of overcrowded units were in severely overcrowded conditions. Table 2-37 provides information on overcrowded housing in Ripon.

Table 2-37. Overcrowded Housing in Ripon (2020)		
	Units	Percent
Owner Occupied:	3,931	70.1%
0.5 or less occupants per room	2,898	73.7%
0.51 to 1 occupant per room	1,027	26.1%

Table 2-37. Overcrowded Housing in Ripon (2020)		
	Units	Percent
1.01 to 1.5 occupants per room	0	0.0%
1.51 to 2.0 occupants per room	0	0.0%
2.01 or more occupants per room	6	0.2%
Owner Occupied Overcrowded (1.01+)	6	0.2%
Owner Occupied Severely Overcrowded (1.5+)	6	0.2%
Renter Occupied:	1,673	29.9%
0.5 or less occupants per room	841	50.3%
0.51 to 1 occupant per room	750	44.8%
1.01 to 1.5 occupants per room	29	1.7%
1.51 to 2.0 occupants per room	53	3.2%
2.01 or more occupants per room	0	0.0%
Renter Occupied Overcrowded (1.01+)	82	4.9%
Renter Occupied Severely Overcrowded (1.5+)	53	3.2%
Total Units	5,604	100.0%
Total Overcrowded	88	1.6%
Total Severely Overcrowded	59	1.1%
Sources: San Joaquin Valley Regional Early Action Project Report - U.S. Census Bureau, ACS 06-10, 11-15, 16-20 (5-year Estimates), Table B25014.		

HOUSING COSTS AND AFFORDABILITY

Housing Prices and Trends

As indicated by Table 2-38, housing costs changed for some more than others in Ripon through the years 2000 to 2020. From 2000 to 2020, renters saw a large rent increase of 47.4% while homeowners experienced a 25.5% increase in housing costs.

Table 2-38. Median Homeowner/Renter Costs (2000-2020) - Ripon				
Cost Type	Year			% Change
	2000	2010	2020	2010-2020
Median Monthly Ownership cost	\$1,793	\$1,519	\$1,704	25.5%
Median Gross Rent*	\$1,065	--	\$1,522	47.4%
*Not adjusted for inflation				
Source: U.S. Census, Census 2000; ACS 06-10, 16-20 (5-year Estimates), Table DP04.				

Table 2-39 indicates median housing value for homes in Ripon. Value is defined as the amount for which property, including house and lot, would sell if it were on the market at a given point in time. As shown in Table 2-39, the median value for housing units in Ripon in 2000 was \$166,500 and increased in value to \$379,400 in 2010. The value has since increased by 24.4% since 2010 to a median home value of \$472,100 in 2020.

Table 2-39. Median Home Values (1980-2020) – Ripon						
Location	Median Home Values*					% Change
	1980	1990	2000	2010	2020	2010-2020
City of Ripon	\$62,000	\$140,900	\$166,500	\$379,400	\$472,100	24.4%
San Joaquin County	\$56,400	\$120,500	\$139,800	\$318,600	\$367,900	15.5%
California	\$84,700	\$374,266	\$299,805	\$458,500	538,500	17.4%
*Not adjusted for inflation						
Sources: San Joaquin Valley Regional Early Action Project Report - U.S. Census Bureau, Census 1980(ORG STF1), 1990(STF3), 2000(SF3); ACS 06-10, 16-20 (5-year Estimates), Table B25077						

Table 2-40 indicates the value of owner-occupied housing units as reported on the ACS within Ripon in 2020. Of the 3,846 owner-occupied units, there were 1,027 units (26.7%) valued in the \$300,000 to \$499,999 price range and 2,438 units (63.5%) valued in the \$500,000 to \$999,999 price range.

Value	Number of Units	% of Total
Less than \$50,000	18	0.4%
\$50,000 to \$99,000	36	0.9%
\$100,000 to \$149,999	4	0.1%
\$150,000 to \$199,999	0	0%
\$200,000 to \$299,999	75	1.9%
\$300,000 to \$499,999	1,027	26.7%
\$500,000 to \$999,999	2,438	63.5%
\$1,000,000 or more	248	6.4%
Total	3,846	100.0%

Source: U.S. Census Bureau, ACS 16-20 (5-year Estimates), Table 2-DP04.

Single-Family Units

Table 2-41 indicates the median sales price of single-family residential housing units throughout San Joaquin County in June 2021 and June 2022. The City of Ripon saw the sixth least increase in median sales price compared with other jurisdictions in San Joaquin County. The median sales price of a single-family home in Ripon in August 2022 was \$611,000 or about 4.5% lower than the median sales in August 2021 of \$640,000. The Cities of Escalon and Ripon were the only cities that saw a decrease in median sales price of a single-family home from August 2021 to August 2022. Countywide, the median sales price increased approximately 9.5%, from \$525,000 in August 2021 to \$575,000 in August 2022.

City/Area	Median Sales Price 2021	Median Sales Price 2022	Percent Change
San Joaquin County	\$525,000	\$575,000	9.5%
Escalon	\$477,500	\$450,000	-5.8%
French Camp	\$349,000	\$642,500	84.1%
Lathrop	\$599,750	\$746,000	24.4%
Linden	\$476,500	\$575,000	20.7%
Lockeford	\$440,000	\$520,000	18.2%
Lodi	\$498,750	\$575,000	15.3%
Manteca	\$570,000	\$642,000	12.6%
Ripon	\$640,000	\$611,000	-4.5%
Stockton	\$411,500	\$424,500	3.2%
Tracy	\$751,000	\$823,750	9.7%
Woodbridge	\$610,000	\$639,500	4.8%

Source: CoreLogic California Home Sale Activity, August 2022.

Mobile Homes

Mobile homes offer a more affordable option for those interested in homeownership. The median value of a mobile home in San Joaquin County in 2020 was \$109,500 (US Census Bureau, ACS 2016-2020 Table 2-B25083). Overall, there are 8,941 mobile homes reported in San Joaquin County in 2022 with 13 located in Ripon (DOF, Table 2-E-5, 1/1/2022). The City's data shows that mobile homes in the City are located as individual units on lots; there are no mobile home parks located in the City limits.

Housing Affordability

According to HCD and HUD, housing is considered affordable if a household spends no more than 30% of its income on housing. Table 2-42 identifies housing affordability levels, including gross rents and home purchase price, by family size based on the HCD's 2022 *Income Limits* for San Joaquin County.

Table 2-42. Ability to Pay for Housing Based on Income Group/Household Size (2022) *						
Number of Persons	1	2	3	4	5	6
Extremely Low-Income Households - 30% of Median Household Income						
Income Level	\$17,400	\$19,900	\$23,030	\$27,750	\$32,470	\$37,190
Monthly Income	\$1,450	\$1,658	\$1,919	\$2,313	\$2,706	\$3,099
Max. Monthly Gross Rent**	\$435	\$498	\$576	\$694	\$812	\$930
Max. Purchase Price***	\$65,637	\$74,374	\$85,314	\$101,810	\$118,306	\$134,802
Very Low-Income Households - 50% of Median Household Income						
Income Level	\$29,000	\$33,150	\$37,300	\$41,400	\$44,750	\$48,050
Monthly Income	\$2,417	\$2,763	\$3,108	\$3,450	\$3,729	\$4,004
Max. Monthly Gross Rent**	\$725	\$829	\$933	\$1,035	\$1,119	\$1,201
Max. Purchase Price***	\$111,003	\$125,507	\$140,011	\$154,341	\$166,049	\$177,582
Low-Income Households - 80% of Median Household Income						
Income Level	\$46,350	\$53,000	\$59,600	\$66,200	\$71,500	\$76,800
Monthly Income	\$3,863	\$4,417	\$4,967	\$5,517	\$5,958	\$6,400
Max. Monthly Gross Rent**	\$1,159	\$1,325	\$1,490	\$1,655	\$1,788	\$1,920
Max. Purchase Price***	\$177,380	\$200,742	\$223,928	\$247,114	\$265,733	\$284,352
Moderate-Income Households - 120% of Median Household Income						
Income Level	\$71,400	\$81,600	\$91,800	\$102,000	\$110,150	\$118,300
Monthly Income	\$5,950	\$6,800	\$7,650	\$8,500	\$9,179	\$9,858
Max. Monthly Gross Rent**	\$1,785	\$2,040	\$2,295	\$2,550	\$2,754	\$2,958
Max. Purchase Price***	\$276,500	\$312,518	\$348,535	\$384,553	\$413,332	\$442,111
Notes: *Based on San Joaquin County FY 2022 Annual Median Income (household) **Assumes that 30% of income is available for either: monthly rent, including utilities; or mortgage payment, taxes, mortgage insurance, and homeowner's insurance. ***Maximum affordable sales price is based on the following assumptions: 4.1% interest rate, 30-year fixed loan, Down payment: \$5,000 – extremely low, \$10,000 – very low; \$15,000 – low, \$25,000 – moderate, property tax, utilities, and homeowners' insurance as 30% of monthly housing cost (extremely low/very low), 28% of monthly housing cost (low), and 25% of monthly housing cost (moderate/above moderate). Closing costs: 3.5% (extremely low/very low), 3.0% low, and 2.5% moderate) Calculation Illustration for 3 Bedroom, 4-person, Low-Income Household 1. Annual Income Level: \$66,200 *Based on San Joaquin County FY 2022 Annual Median Income (household) **Assumes that 30% of income is available for either: monthly rent, including utilities; or mortgage payment, taxes, mortgage insurance, and homeowner's insurance. ***Maximum affordable sales price is based on the following assumptions: 4.1% interest rate, 30-year fixed loan, Down payment: \$5,000 – extremely low, \$10,000 – very low; \$15,000 – low, \$25,000 – moderate, property tax, utilities, and homeowners' insurance as 30% of monthly housing cost (extremely low/very low), 28% of monthly housing cost (low), and 25% of monthly housing cost (moderate/above moderate). Closing costs: 3.5% (extremely low/very low), 3.0% low, and 2.5% moderate) Calculation Illustration for 3 Bedroom, 4-person, Low-Income Household 1. Annual Income Level: \$66,200 2. Monthly Income Level: \$66,200/12 = \$5,517 3. Maximum Monthly Gross Rent: \$5,517 x .03 = \$1,655						

Table 2-42. Ability to Pay for Housing Based on Income Group/Household Size (2022) *						
Number of Persons	1	2	3	4	5	6
4. Max Purchase Price: a. Gross monthly income = \$5,517 b. Down Payment and Closing Costs \$15,000; Closing Costs 3.0% c. Monthly housing costs: $\\$5,517 \times .03 = \\$1,655$ d. Principal and Interest plus utilities/taxes/mortgage/insurance: $\\$1,158 + \\$497 = \\$5,517 \times .03 = \\$1,655$ Sources: HCD FY2022 State Income Limits, De Novo Planning Group, 2023.						

Overpayment

A household is considered to be overpaying for housing (or cost burdened) if it spends more than 30% of its gross income on housing. Severe housing cost burden occurs when a household pays more than 50% of its income on housing. The prevalence of overpayment varies significantly by income, tenure, household type, and household size. Table 2-11 identifies overpayment levels by income range. As shown in Table 2-11, approximately, 29.9% of all households in Ripon overpaid for housing. Renters were more likely to overpay than homeowners with 38.8% of renter households and 26.1% of owner households paying more than 30 percent of their income for housing. Of the 1,675 households overpaying for housing in Ripon, 650 were renter households, and 1,025 were owner households.

In general, overpayment disproportionately affects lower income households; 71.9% of lower income households (0-80% of AMI) and 69.0% of extremely low income households (0-30% of AMI) - paid more than 30% of their income for housing.

Affordability - Renters

Table 2-43 identifies the Fair Market Rent (FMR) for San Joaquin County in 2022 and 2023 as determined by the U.S. Department of Housing and Urban Development (HUD). HUD determines the FMR for an area based on the amount that would be needed to pay the rent (and utilities) for suitable privately-owned rental housing. HUD uses FMRs for a variety of purposes, such as determining the rental prices and subsidy amounts for units and households participating in various Section 8/Housing Choice Voucher assistance programs.

The Housing Authority of San Joaquin (HACSJ) services San Joaquin County, including the City of Ripon, and manages 1,001 public housing units and 5,165 Housing Choice Vouchers/Section 8 countywide, as discussed in the Assisted Housing section, which provide monthly rental assistance payments to lower income families.

Table 2-43. HUD Fair Market Rents San Joaquin County		
Bedrooms in Unit	Fair Market Rent (FMR) 2022	Fair Market Rent (FMR) 2023
Studio	\$891	\$1,040
1 Bedroom	\$992	\$1,158
2 Bedrooms	\$1,305	\$1,513
3 Bedrooms	\$1,854	\$2,150
4 Bedrooms	\$2,234	\$2,577
Source: HUD 2022/2023 FMR San Joaquin County.		

There were 8 rental listings posted on Zillow.com in November 2023 to January 2024, most of which are around the 2023 FMR. Table 2-44 identifies the recent homes listed for rent in Ripon, including type of housing unit and whether the rental unit is affordable to lower income households. The affordability of the recent homes is based on the max monthly rent identified in Table 2-42.

Table 2-44. Ripon Rent Affordability (2023) ¹						
Address and Type of Unit	Bed	Bath	Listed Rent	Affordable to ² :		
				Extremely Low Incomes	Very Low Incomes	Low Incomes
145 Robert Ave - Apartment	2	1	\$1,901	No	No	Families of 6+
11099 E Hutchinson Rd - Single Family	3	2	\$2,200	No	No	No
756 Clemens Ct - Single Family	3	2	\$3,100	No	No	No
202 W Main St #1 - Apartment	2	1	\$1,730	No	No	Families of 5+

Table 2-44. Ripon Rent Affordability (2023)¹

Address and Type of Unit	Bed	Bath	Listed Rent	Affordable to ² :		
				Extremely Low Incomes	Very Low Incomes	Low Incomes
1780 Cornerstone Dr - Single Family	4	3	\$4,200	No	No	No
1679 Cady Ln - Single Family	4	2.5	\$5,499	No	No	No
5674 N Wilma Ave - Single Family	3	2.5	\$2,400	No	No	No
1661 Audrey Ln - Single Family	5	3	\$3,500	No	No	No
145 Robert Ave - Apartment	2	1	\$1,793	No	No	Families of 6+
688 Anna Dr - Single Family	3	3	\$2,750	No	No	No
194 Haller Ct - Single Family	3	3	\$3,095	No	No	No
240 S Manley Rd - Single Family	3	2	\$2,950	No	No	No
1487 Bailey Dr - Single Family	3	2	\$2,600	No	No	No
234 Van Dyken Way - Single Family	3	2	\$2,300	No	No	No
345 S Roxie Dr - Single Family	3	2	\$2,098	No	No	No
202 W Main St - Apartment	2	1	\$1,600	No	No	Families of 4+
912 Country Club Cir - Single Family	4	3	\$4,600	No	No	No
1742 Flagstone Dr - Single Family	3	3.5	\$2,675	No	No	No
801 N Acacia Ave - Single Family	1	1	\$1,450	No	No	Families of 3+
136-140 W 3rd St - Apartment	2	1	\$1,750	No	No	Families of 5+
202 W Main St - Apartment	2	1	\$1,600	No	No	Families of 4+
Median Rent			\$2,400			

Note:

1. This table includes rental listings posted on Zillow.com in November 2023.

2. Affordability is based on the maximum home purchase price amounts identified income level and household size identified in Table 2-42

Source: Zillow.com

As shown in Table 2-38, the median gross rent in Ripon was \$1,522 in 2020, an increase of 47.4% from 2010. Standard management practices require that a household have three times their rent in income. Under this scenario, a household would need to earn approximately \$4,566 per month or \$54,792 per year to afford the average 2020 rental price in Ripon. Therefore, for households of one person, the average rent in 2020 in Ripon and currently available rental housing on Zillow.com would be unaffordable to the extremely low and very low income households, but would be affordable to some low income and moderate income households.

Affordability - Homeowners

As shown in Table 2-45, the median home value in Ripon was \$662,500 in 2023, which was a decrease from \$700,000 in 2022. However, reviewing the median list data in Table 2-45 along with the affordable home purchase price amounts by income level and household size in Table 2-42 indicates that median home sales prices in Ripon are not affordable to lower income households. Table 2-45 identifies Ripon's housing list prices trends, showing changes in the median home price in recent years.

Table 2-45. Median Housing List Price Trend in Ripon – June (Annually)

	2019	2020	2021	2022	2023
Single Family Detached	\$475,000	\$547,495	\$689,500	\$700,000	\$662,500

Source: <https://www.redfin.com>, May 2024

Comparing recent home sales to Table 2-42, the majority of single-family homes in Ripon are not affordable to most lower income households. A review of recent sale data for housing in Ripon reveals that among 39 housing units sold in September through December 2023, 8 were affordable to moderate income households and one was affordable to low income households and none of them was available to very low and extremely low income households. Table 2-46 identifies the recent homes sold in Ripon, type of housing unit, and the level of affordability of homes in the lower price range.

Table 2-46. Homes Sold in Ripon (2024)

Address and Type of Unit	Bed / Bath	Sold Price	Sale Date	Affordable to ¹ :			
				Extremely Low Income	Very Low Income	Low Income	Moderate Income
1677 Red Sky Way - Single Family	2/2	\$520,000	01/05/24	No	No	No	No
1196 Doak Blvd - Single Family	4/3	\$1,070,000	12/28/23	No	No	No	No
702 S. Wilma Ave – Single Family	3/2	\$473,500	12/20/23	No	No	No	No
370 Mulholland Dr – Single Family	3/2	\$730,000	12/15/23	No	No	No	No
753 N Stockton Ave - Single Family	3/2	\$250,000	12/13/23	No	No	Families of 5 +	Families of 1 +
1472 Jennifer St - Single Family	3/2	\$495,000	12/08/23	No	No	No	No
219 Gilbert Dr - Single Family	4/3	\$585,000	12/07/23	No	No	No	No
118 Idaho St - Single Family	4/2	\$504,500	12/01/23	No	No	No	No
1151 Joseph Ct - Single Family	4/3	\$600,000	11/28/23	No	No	No	No
921 W 4th St - Single Family	2/1	\$350,000	11/21/23	No	No	No	Families of 4 +
1014 Sea Breeze Dr - Single Family	5/3	\$950,000	11/20/23	No	No	No	No
211 3rd St - Single Family	3/2	\$410,000	11/17/23	No	No	No	No
220 Prospect St - Single Family	3/2	\$385,000	11/17/23	No	No	No	Families of 5 +
1775 Ruth Dr - Single Family	4/2	\$665,000	11/17/23	No	No	No	No
321 Franklin Ln - Single Family	4/3	\$885,000	11/16/23	No	No	No	No
1839 Doak Blvd - Single Family	4/4	\$1,600,000	11/15/23	No	No	No	No
1369 Novell Dr - Single Family	3/2	\$525,000	11/7/23	No	No	No	No
143 E Washington St - Single Family	2/1	\$425,000	11/7/23	No	No	No	Families of 6 +
814 Reynolds Ave - Single Family	4/2	\$630,000	11/3/23	No	No	No	No
1145 Bailey - Single Family	3/2	\$700,000	10/31/23	No	No	No	No
517 Viggo Pl - Single Family	3/3	\$950,000	10/31/23	No	No	No	No
391 Pecan - Single Family	3/2	\$420,000	10/27/23	No	No	No	Families of 6 +
22874 S North Ripon Rd - Single Family	3/3	\$1,800,000	10/27/23	No	No	No	No
810 Warren Rd - Single Family	3/1	\$925,000	10/24/23	No	No	No	No
357 Sea Cove Dr - Single Family	5/3	\$515,000	10/20/23	No	No	No	No
547 County Ct - Single Family	4/3	\$662,000	10/17/23	No	No	No	No
144 Sea Gull Ct - Single Family	4/3	\$865,000	10/17/23	No	No	No	No
808 Ripona Ave - Single Family	4/3	\$550,000	10/6/23	No	No	No	No
1080 Zumstein Dr - Single Family	3/2	\$565,000	9/26/23	No	No	No	No
124 N Locust Ave - Single Family	2/1	\$427,000	9/21/23	No	No	No	Families of 6 +
367 Otis Dr - Single Family	3/2	\$640,000	9/21/23	No	No	No	No
474 Van Skye Ct - Single Family	4/3	\$950,000	9/21/23	No	No	No	No
622 N Stockton Ave - Single Family	4/3	\$670,000	9/21/23	No	No	No	No
609 E Main St - Single Family	3/2	\$612,000	9/18/23	No	No	No	No
1075 Suffolk Way - Single Family	3/2	\$780,000	9/15/23	No	No	No	No
294 W Colony Rd - Single Family	4/3	\$865,000	9/14/23	No	No	No	No
715 Robert Ave - Single Family	3/2	\$395,000	9/13/23	No	No	No	Families of 5 +
354 Sand Dune Way - Single Family	2/2	\$330,000	9/11/23	No	No	No	Families of 3 +
1671 Davis St - Single Family	4/2	\$620,000	9/7/23	No	No	No	No
140 W 1st St – Multifamily	8/4	\$500,000	9/18/23	No	No	No	No
127-129 Hillside St – Multifamily	4/2	\$465,000	3/10/22	No	No	No	No
150 N. Locust – Multifamily	4/3	\$575,000	11/15/21	No	No	No	No
1061 Joan Ave – Multifamily	3/3	\$445,000	4/14/21	No	No	No	No

Note: ¹. Affordability is based on affordable home purchase prices amounts by income level and household size identified in Table 2-42

Source: Zillow.com

As indicated by Table 2-46, extremely low, very low, and low income households cannot afford typical sales prices in Ripon, while moderate income households can afford less than 20% of homes being listed for sale. As shown in Table 2-46, among 43 housing units sold in Ripon between December 2023 and January 2024, there are eight housing units affordable to moderate income households, one housing unit affordable to low income households, and no housing units affordable to very low and extremely low

income households. Overall, mobile homes offer the more affordable alternatives for these income groups. Also, new manufactured homes on vacant lots can provide another affordable solution.

ASSISTED HOUSING

Housing Authority of the County of San Joaquin

Ripon and the entirety of San Joaquin County are served by the Housing Authority of the County of San Joaquin (HACSJ). HACSJ provides and advocates for safe, affordable and attractive living environments for low income working families, elderly, and disabled residents of San Joaquin County. HACSJ administers 1,001 public housing units and 5,165 Housing Choice Vouchers (HCVs). HCVs include the standard mainstream voucher program, family unification program, veteran supportive housing vouchers, and homeownership vouchers.

Assisted Housing At-Risk of Conversion

Government Code Section 65583(a)(8) requires that a housing element shall contain an analysis of existing assisted housing developments, which are defined as multi-family rental housing that receives governmental assistance, and identify any assisted housing developments that are eligible to change from lower income housing uses during the next ten years due to termination of subsidy contracts, mortgage prepayment, or expiration of restrictions on use. Assisted housing development means multi-family rental housing that receives governmental assistance under federal programs listed in subdivision (a) of Section 65863.10, State and local multi-family revenue bond programs, local redevelopment programs, the federal Community Development Block Grant (CDBG) Program, or local in-lieu fees.

Units at risk of conversion are those that may have their subsidized contracts terminated (“opt out”) or that may “prepay” the mortgage, thus terminating the rental restrictions that keep the unit affordable to lower income tenants. There are several reasons why the property owner may choose to convert a government-assisted unit to a market-rate unit, including a determination that the unit(s) can be operated more profitably as a market-rate development; difficulties in dealing with HUD oversight and changing program rules; the depletion of tax advantages available to the owner; and the desire to roll over the investment into a new property.

According to California Housing Partnership, there is one subsidized project located in Ripon. The Almond Blossom Apartments had 42 units subsidized through the U.S. Department of Agriculture Section 515 Rural Housing Program. The restrictive clauses on this project expired in 2004. The City does not have any assisted multifamily development with rental restrictions that will expire in the next 20 years. In addition to its assisted units, the City has 65 below market rate single family units, 5 ADUs, and 3 multifamily units that are required to be affordable through the City’s Below Market Rate/Below Market Rate+ program; the affordability clauses on these units are all approximately 20 or more years out so none are at risk of expiring during the planning period or upcoming decade. However, the single family and ADU restrictions can be released if the unit is sold and the City’s assistance is paid off. In these instances, the City prioritizes using the funds to construct new affordable housing, such as the 122 N. Elm Townhomes project. The restricted units are summarized in Table 2-47.

Project/Address	Restricted Affordable Units			Year Built	Unit Type	Affordability Restriction
	Very Low	Low	Moderate^			
Augusta Pointe	0	0	1	2003	Single Family	BMR - 2048
Bethany Town Square	1	1	1	2006	Apartments (Senior)	BMR - 2051
Brookline Estates	2	0	0	2003-2005	Single Family	BMR – 2048-2050
Carolinas	0	0	2	2002/2003	Single Family	BMR – 2047/2048
Chesapeake Landing	5	4	0	2003/2004	Senior Single Family	BMR; Redevelopment - 2048/2049
Cornerstone I	1	9	2	2007/2012	Single Family (8) and 2nd Units (4)	BMR; Redevelopment – 2051-2057
East Shadow Glenn	0	0	1	2005	Single Family	BMR - 2050
Magnolia Terrace	0	4	0	2003	Single Family	BMR - 2048

Table 2-47. Summary of Rent-Restricted Housing (Below Market Rate/City Redevelopment Programs)						
Project/Address	Restricted Affordable Units			Year Built	Unit Type	Affordability Restriction
	Very Low	Low	Moderate^			
Montecito Estates	0	0	2	2004	Single Family	BMR - 2049
Palm Grove Estates	0	2	2	2007	Single Family	BMR; Redevelopment - 2052
Poppy Hill Estates	0	0	3	2006	Single Family	BMR - 2051
Seven Oaks	0	0	1	2005	Single Family	BMR - 2050
Spring Creek Meadows II	0	1	1	2005/2006	Single Family	BMR – 2050/2051
Verandas	0	2	0	2007	Single Family (1) and ADU (1)	BMR - 2052
Wagner Woods (Villagio Apartments)	3	4	3	2008	Apartments	BMR; Redevelopment - 2063
Vineyards	0	0	12*	2019/2020	Single Family	BMR+; *FHA limit – Moderate/Above Moderate
City Constructed	0	8	5	2001-2017	Single Family	BMR; Redevelopment – 2046-2062
TOTAL	12	35	36			
BMR = City's Below Market Rate affordable housing program Source: USDA Multi-Family Section 514 and 515 Active Projects Dataset, 10-17-2023; City of Ripon Affordable Housing List, 2024						

Ripon takes an active and supportive role in the preservation of assisted rental housing. The cost of conserving assisted units is significantly less than the cost required to replace units through new construction. Conservation of assisted units generally requires rehabilitation of the aging structure and re-structuring the finances to maintain a low debt service and legally restrict rents. Construction costs, land prices and land availability are generally the limiting factors to development of affordable housing, it is estimated that subsidizing rents to preserve assisted housing is more feasible and economical than new construction.

Cost Analysis. State Housing Element law requires that all Housing Elements include additional information regarding the conversion of existing, assisted housing developments to other non-low income uses (Statutes of 1989, Chapter 1452). This was the result of concern that many affordable housing developments would have affordability restrictions lifted when their government financing was soon to expire or could be pre-paid. Without the sanctions imposed due to financing restrictions, affordability of the units could no longer be assured.

In order to provide a cost analysis of preserving “at-risk” units, costs must be determined for rehabilitation, new construction or tenant-based rental assistance. While none of the City’s assisted units are anticipated to convert to market rate during the 6th Cycle, the following costs anticipate rehabilitation, construction, or rental assistance of sample family and senior projects .

1. *Rehabilitation* – The primary factors used to analyze the cost of preserving low income housing include: acquisition, rehabilitation and financing. Actual acquisition costs depend on several variables such as condition, size, location, existing financing and availability of financing (governmental and market). Table 2-48 presents the estimated per unit preservation costs for the City of Ripon, based on recent Low Income Housing Tax Credit Projects in San Joaquin.

This option would result in a cost of approximately \$227,154 per unit for senior units (\$2,271,540 for a project with 10 assisted units) and \$270,504 per unit for family units (\$2,705,040 for a project with 10 subsidized family units).

Table 2-48. Rehabilitation Costs		
Fee/Cost Type	Cost Per Unit (Senior)	Cost per Unit (Large Family)
Acquisition	\$144,615	\$139,389
Rehabilitation	\$94,943	\$116,975

Financing/Other (15% of Costs)	\$114,461	\$104,590
Total Per Unit Cost	\$354,020	\$360,954
True Cash Cost per Unit ¹	\$227,154	\$270,504
Total True Cash Cost (83 subsidized senior units)	\$2,271,540	--
Total Cost (62 subsidized family units)	--	\$2,705,040
<i>Note: ¹Less Fee Waivers, Seller Carryback Loans, Deferred Developer Fees</i>		
<i>Source: De Novo Planning Group, 2023; CTCAC Staff Report CA-19-528, CTCAC Staff Report CA-21-436</i>		

2. *New Construction/Replacement* – Due to the need for units to be subsidized and requirements of federal and state subsidy sources, affordable housing development requires financial assistance. Recent affordable housing projects in San Joaquin County demonstrate new construction/replacement costs. The 49-unit Victory Garden project in French Camp assists special needs households at very low income levels. This project had a total cost of \$26,264,513, with a \$536,010 per unit cost and \$533,034 true cash per unit cost. The Grand View Village project, a recently funded 75-unit affordable development targeted toward family households, had a total cost of \$37,219,530, with a \$475,184 per unit cost and \$448,002 true cash per unit cost.
3. *Tenant-Based Rental Assistance* – This type of preservation largely depends on the income of the family, the shelter costs of the apartment and the number of years the assistance is provided. If the very low income family that requires rental assistance earns \$37,300 (approximately 50% of median income for a 3-person household), then that family could afford approximately \$933 per month for shelter costs. The median rent in Ripon was approximately \$2,400 (Table 2-44). The difference between these figures would result in necessary monthly assistance of \$1,467 a month or \$17,604 per year per unit/household. For comparison purposes, typical affordable housing developments carry an affordability term of at least 55 years, which would bring the total cost to \$968,220 per household per family.

Summary. As demonstrated above, the most cost-effective approach is to acquire and rehabilitate units, which would cost approximately \$227,154 to \$270,504 per unit. Providing rental assistance is the most expensive approach, with a 55-year cost of \$968,220 for a 3-person household. New construction of units would range from approximately \$448,002 to \$536,010 per unit. It is noted that these costs do not reflect potential costs savings associated with various federal and State housing grant and loan programs, discussed below under Resources.

Qualified Entities

HCD maintains a list of entities qualified to acquire and manage assisted housing developments at-risk of conversion. The list, including contact details for qualified entities, is available at: <https://www.hcd.ca.gov/policy-and-research/preserving-existing-affordable-housing>.

Qualified entities for San Joaquin County include:

- Stockton Shelter for the Homeless
- ACLC Dewey Housing, Inc.
- Eskaton Properties, Inc.
- Rural California Housing Corporation
- Housing Corporation of America
- ROEM Development Corporation
- Volunteers of American National Services
- L + M Fund Management LLC

D. PROJECTED HOUSING NEEDS

California law requires each city and county to develop local programs within their housing element in order to meet their “fair share” of existing and future housing needs for all income groups, as determined by HCD and regional councils of government. The RHNA is a State-mandated process devised to distribute planning responsibility for housing need throughout the State of California. Chapter 4 discusses the City’s ability to accommodate the RHNA through approved projects and vacant and underdeveloped sites suitable for

residential development. The RHNA for Ripon, as shown by Table 2-49 below, is allocated by SJCOG to address existing and future needs for the 6th Cycle.

Table 2-49. Regional Housing Needs Allocation – Ripon (2023–2031 Planning Period)			
Income Group	Income Range ¹ (Family of Three)	Affordable Monthly Housing Costs ²	Ripon Regional Share (units)
Extremely Low: <30% AMI ³	< \$24,860	< \$694	174
Very Low: 30-50% AMI	\$24,860 - \$39,500	\$694 - \$1,035	173
Low: 50-80% AMI	\$39,500 - \$63,100	\$1,035 - \$1,655	218
Moderate: 80-120% AMI	\$63,100 - \$108,300	\$1,655 - \$2,550	255
Above Moderate: 120 + AMI	\$108,300 +	\$2,550 +	604
Total	n/a	n/a	1,424
<i>Note:</i> 1. HCD has established these income limits for San Joaquin County for 2023. 2. In determining how much families at each of these income levels should pay for housing, HCD considers housing “affordable” if the amount of rent or total ownership cost (principal, interest, taxes, and insurance) paid does not exceed 30% of gross household income. 3. 50% of the City’s very low income housing needs (100 units) are for extremely low income households, which are defined as those families earning less than 30% of median income. Source: Joaquin County Regional Housing Needs Plan - 6th Cycle Regional Housing Needs Allocation 2023-2031; HCD 2021 State Income Levels.			

3. HOUSING CONSTRAINTS

Constraints to housing development are defined as government measures or non-governmental conditions that limit the amount or timing of residential development. State housing law requires the City to review both governmental and non-governmental constraints to the maintenance and production of housing for all income levels.

Government regulations can potentially constrain the supply of housing available in a community if the regulations limit the opportunities to develop housing, impose requirements that unnecessarily increase the cost to develop housing, or make the development process so arduous as to discourage housing developers. State law requires housing elements to contain an analysis of the governmental constraints on housing maintenance, improvement, and development (Government Code Section 65583(a)(4)). Ripon is undertaking many changes to its Development Code as part of its work program to implement this Housing Element and is also addressing potential constraints identified during the preparation of this Housing Element.

Non-governmental constraints (required to be analyzed under Government Code Section 65583(a)(5)) cover land prices, construction costs, and financing. While local governments cannot control prices or costs, identification of these constraints can be helpful to Ripon in formulating housing programs.

This section addresses these potential constraints and their effects on the supply of affordable housing.

A. GOVERNMENTAL AND ENVIRONMENTAL CONSTRAINTS

Ripon's policies and regulations play an important role in protecting the public's health, safety, and welfare. However, governmental policies and regulations can act as constraints that affect both the amount of residential development that occurs and housing affordability. State law requires housing elements to "address and where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing" (Government Code Section 65583).

Therefore, the City is required to review its regulations to ensure there are no unnecessary restrictions on the operation of the housing market. If the City determines that a policy or regulation results in excessive constraints, the City must attempt to identify what steps can be taken to remove or minimize obstacles to affordable residential development. Ripon's primary policies and regulations that affect residential development and housing affordability are land use controls; development processing procedures, fees, and improvement requirements; and building and housing codes and enforcement.

1. LAND USE CONTROLS

Land use controls guide local growth and development. Ripon applies land use controls through its General Plan, Zoning Code, specific plans, and supplemental planning documents. All residential land use classifications pose a constraint on residential development in the sense that various conditions, building requirements, and limitations restrict a pure free market ability to construct housing. Land use regulations also have the potential of adding costs to construction, which indirectly may constrain housing. These impacts are measured against the general health and public safety served in the adoption of such regulations. Standards have been determined by the City to establish minimum constraints to provide for adequate separation of buildings for fire protection, air and light between structures, and the intensity of development. Implementation of these standards has not resulted in a serious constraint in providing housing to households of various income levels.

General Plan Land Use Designations

The General Plan Land Use Element sets forth land use designations that guide the location, type, and intensity or density of permitted uses of land in the City of Ripon Planning Area. The City's residential and mixed-use land use designations provide for a wide range of densities and housing types, as shown in Table 3-1.

Table 3-1: Residential General Plan Land Use Designations, Allowed Uses, Densities, and Implementing Zoning Districts			
Land Use Designation	Primary Allowed Uses	Maximum Density (Units/Acre)	Implementing Zoning Districts
Extremely Low Density Residential	Single family detached with limited agriculture	0.5	R1-R, UR
Very Low Density Residential	Single family detached and attached with limited agriculture	2	R1-E, R1-E (A), UR
Low Density Residential	Single family detached and attached with limited agriculture	3.5 to 5	R1-L, R1-L (A), R1-UC, R1,R1(A) R1-C, R1-C(A), UR
High Low Density Residential	Single family detached and attached, limited multi-family residential units, with limited agriculture	7	R1-U, R1-U(A), R1-UC, UR
Medium Density Residential	Single family and multi-family residential	13	R3, R1-UC, UR
High Density Residential	Single family and multi-family residential, group quarters	16	R4, R1-UC, UR
Very High Density Residential	Multi-family residential, group quarters	28	R4-U, UR
Neighborhood Commercial	Retail, service, and office uses, restaurants, service stations, public and quasi-public uses, and similar and compatible uses.	No maximum	C1, UR
Community Commercial	Retail, service, and office uses, public and quasi-public uses, and similar and compatible uses.	No maximum	C2, UR
Professional Office	Professional and administrative offices, medical and dental clinics, laboratories, financial institutions, public and quasi-public uses, and similar and compatible uses.	No maximum	PO, UR
Urban Core	Retail, service and office uses, single and multiple family residential uses, public and quasi-public uses, and similar compatible uses.	Based on the type of residential development proposed	R1-UC, PO, C1, C2, C3, M1, M2, UR
Mixed Use	Mixed commercial, professional office, and industrial uses.	No maximum	MU, UR
<i>Zone: (A) indicates lots with alley access</i> <i>Source: City of Ripon General Plan, 2006 (as amended).</i>			

Specific Plans

Specific Plans are authorized by California Government Code Sections 65450 – 65457 for the systematic implementation of the General Plan in a defined portion of a community's planning area. A specific plan is a comprehensive planning document that guides development of a defined geographic area. Specific plans typically include more detailed information than the General Plan about land use, traffic circulation, development standards, and a comprehensive infrastructure plan. Specific plans may also be used as a means of achieving superior design by providing flexibility in development standards beyond those contained in the Zoning Code.

The City of Ripon adopted the North Pointe Specific Plan in 2015 to guide development within a 310-acre area of northern Ripon. The North Pointe Specific Plan contains detailed regulations, conditions, and design criteria unique to the specific plan area and is intended to implement the General Plan. The adopted specific plan is consistent with the General Plan.

North Pointe Specific Plan

The North Pointe Specific Plan identifies four categories of residential densities, which include three single family categories and a multifamily category. Each of the single family categories accommodates a range of densities, with a minimum density identified for each category as well as a maximum overall density cap applied to each category to ensure that a variety of housing types occur. The minimum density requirement is intended to preclude large lot residential development and to encourage more

affordable housing development. While the North Pointe Specific Plan establishes land use designations and development standards within the Plan area, it does not contain a permitted use table and does not specify permitted, conditionally permitted, and prohibited uses. The City's Zoning Map assigns zoning districts (i.e., districts not specific to the NPSP) to parcels in the Plan area; allowed uses are based on the uses identified in the Specific Plan for the applicable zoning district.

Single-Family (5-8 units/acre): This density range permits both attached (duet units) and detached single-family homes on approximately 3,500 to 6,000 square foot size lots. The 5 to 8 unit density range may not exceed a maximum overall density of 6 units per acre.

Single-Family (5-11 units/acre): This density range permits both attached and detached single-family homes on approximately 2,500 to 6,000 square foot lots. The 5 to 11 unit density range may not exceed a maximum overall density of 8 units per acre.

Single-Family (8-11 units/acre): This density range permits both attached and detached single-family homes on approximately 2,500 to 3,500 square foot lots. The 8 to 11 unit density range may not exceed a maximum overall density of 9 units per acre.

Multifamily (28 units/acre): This density permits attached condominiums and apartment units.

Core Commercial (28 units/acre): This land use category permits a variety of commercial uses and multifamily housing is permitted on the second floor in a small portion of the Core Commercial area. No minimum or maximum density is established.

While the North Pointe Specific Plan identifies where single family and multifamily uses are allowed, it does not address residential care facilities, transitional and supportive housing, employee housing, or agricultural housing, which are required by State law to be permitted under certain conditions. These uses are addressed below under the 'Accommodating a Variety of Housing Types' analysis below. To ensure that these uses are permitted in the North Pointe Specific Plan, Program 14 will amend the North Pointe Specific Plan to identify that accessory dwelling units (ADUs), junior ADUs (JADUs), employee housing, agricultural employee housing, residential care facilities, transitional housing, supportive housing, and single room occupancy (SRO) uses are permitted in the North Pointe Specific Plan in accordance with State law.

The North Pointe Specific Plan establishes development standards for sites located within the plan area. Development standards for residential uses in the North Pointe Specific Plan are identified in Table 3-2 below.

Table 3-2: North Pointe Specific Plan Residential Standards						
Land Use	Setbacks			Usable Open Space per Dwelling Unit	Parking	Maximum Building Height
	Front / Street Side ¹	One Side/ Both Sides	Rear			
Single Family Residential Lot Size 5,000 – 6,000 sf	20 ft / 15 ft	5 ft / 15 ft	20 ft ²	NA	Minimum 2 car garage (non-tandem) / 1 on- or off-street space per unit	35 ft (2-story)
Single Family Residential Lot Size 4,000 – 4,999 sf	15 ft 23 ft to garage-porches, balconies and bay windows may encroach 3 ft into setback	4 ft / 8 ft ³	13 ft ²	300 sf ⁴	Minimum 2 car garage (non-tandem) / 1 on- or off-street space per unit	35 ft (2-story)
Single Family Residential Lot Size 2,500 – 3,999 sf	10 ft – porches, balconies and bay windows may encroach 3 ft into setback	3 ft / 8 ft ²	35 ft ³	200 sf ⁴	Minimum 2 car garage (non-tandem) / 1 on- or off- street space per unit	35 ft (2-story)

Multifamily	25 ft	20 ft / 40 ft	20 ft	200 sf	1.5 spaces per unit / 1 visitor space per 10 units	45 ft (3-story)
¹ On public streets and private roads, front and street side yard setbacks are measured from sidewalk or back of curb if no sidewalk. ² For houses backing onto alleys, the minimum rear yard setback is 4 feet. ³ Exception may be made for zero lot line plans which maximize useable open space of side yard. ⁴ Open space may be provided as private open space or group open space. No dimension of a rectangle inscribed within private open space shall be less than 6 feet.						

Zoning for Residential Uses

Title 16 of the City's Municipal Code contains the Development Title of the City of Ripon (Development Code). The Development Code is intended to serve as the basis for all land use regulations and is the primary tool for implementing the goals and policies of the City's General Plan. Periodically, the Development Code is reviewed to ensure its consistency with the policies of the General Plan, as required by Government Code Section 65860, and amendments are initiated to enhance its value in accommodating new development.

The Development Code accommodates a range of housing types and densities in the City and is designed to serve the public health, safety, and general welfare of residents. To that end, the City has established specific development standards that apply to residential construction in various districts. Development standards directly shape the form and intensity of residential development by providing controls over land use, including densities, lot coverage, building height, parking standards, and other applicable requirements. Site development standards also ensure a quality living environment for all household groups in the City, including special needs groups such as lower income households and seniors.

The City's zoning district standards establish setback, lot width and depth, and building height requirements for residential development projects. Development standards pertaining to residential uses are summarized in Table 3-3.

Table 3-3: Summary of Residential Zoning District Standards

Zoning District	Allowed Density	Minimum Lot Sizes	Setbacks	Lot Width/ Lot Depth	Lot Coverage	Building Height
R1-R	No minimum Maximum: 0.5 units/acre	87,120 square feet (SF)	50 ft - front 100 ft - rear 20/30 – interior ¹ 50/25- corner, street side/opposite side	200 ft/ 200 ft (220 ft corner)	20%	2 stories (35 ft)
R1-E	Minimum: 0.51 units/acre Maximum: 2 units/acre	16,000 SF – interior 20,000 SF – corner	40 ft - front 30 ft - rear 12/20 – interior ¹ 40/15- corner, street side/opposite side	100 ft/ 150 ft (175 ft corner)	30%	2 stories (35 ft)
R1-E(A)	Minimum: 0.51 units/acre Maximum: 2 units/acre	14,000 SF – interior 18,000 SF – corner	40 ft - front 30 ft - rear 12/20 – interior ¹ 40/15- corner, street side/opposite side	85 ft/ 150 ft (175 ft corner)	30%	2 stories (35 ft)
R1-C	Minimum: 2.1 units/acre Maximum: 3.5 units/acre	12,000 SF – interior 14,000 SF – corner	30 ft - front 30 ft - rear 8/15 – interior ¹ 30/10- corner, street side/opposite side	75 ft/ 120 ft (130 ft corner)	40%	2 stories (35 ft)
R1-C(A)	Minimum: 2.1 units/acre Maximum: 3.5 units/acre	10,000 SF – interior 12,000 SF – corner	30 ft - front 30 ft - rear 8/15 – interior ¹	75 ft/ 120 ft (130 ft corner)	40%	2 stories (35 ft)

Table 3-3: Summary of Residential Zoning District Standards

Zoning District	Allowed Density	Minimum Lot Sizes	Setbacks	Lot Width/ Lot Depth	Lot Coverage	Building Height
			30/10- corner, street side/opposite side			
R1-L	Minimum: 2.75 units/acre Maximum: 4 units/acre	8,500 SF – interior 9,500 SF – corner 9,000 SF – average	20 ft - front 30 ft - rear 5/12 – interior ¹ 8/12 – 2nd story, interior ¹ 20/5- corner, street side/opposite side	60 ft interior, 70 ft corner/ 100 ft	40%	2 stories (35 ft)
R1-L(A)	Minimum: 2.75 units/acre Maximum: 4 units/acre	7,500 SF – interior 8,500 SF – corner 8,000 SF – average	20 ft - front 30 ft - rear 5/12 – interior ¹ 8/12 – 2nd story, interior ¹ 20/5- corner, street side/opposite side	60 ft. interior, 70 ft. corner/ 100 ft	40%	2 stories (35 ft)
R1	Minimum: 3.5 units/acre Maximum: 5 units/acre	6,500 SF – interior 7,500 SF – corner 7,000 SF – average	20 ft - front 30 ft - rear 5/12 – interior ¹ 8/12 – 2nd story, interior ¹ 20/5- corner, street side/opposite side	60 ft. interior, 70 ft. corner/ 100 ft.	40%	2 stories (35 ft)
R-1(A)	Minimum: 3.5 units/acre Maximum: 5 units/acre	5,500 SF – interior 6,500 SF – corner 6,000 SF – average	20 ft - front 30 ft - rear 5/12 – interior ¹ 8/12 – 2nd story, interior ¹ 20/5- corner, street side/opposite side	60 ft. interior, 70 ft. corner/ 100 ft.	40%	2 stories (35 ft)
R1-U, R1-U(A)	Minimum: 2.75 units/acre Maximum: 7 units/acre	Mix of lot sizes and zones allowed. Up to 25% R1/R1(A), a minimum of 25% R1-C/R1-C(A), and the remainder can be R1-L/R1-L(A), R3, R4, and R4-U. R3, R4, and R4-U may not exceed 15% of entire project and each designation shall not exceed 5 total acres.	Overlay to allow a mix of densities and unit types; setbacks vary based on underlying districts	Varies with underlying districts	Varies with underlying districts	Varies with underlying districts
R1-UC	Minimum: 2.75 units/acre Maximum: 7 units/acre	5,000 SF – interior 6,000 SF – corner 6,000 SF – corner duplex 7,000 SF – corner duplex, detached	20 ft - front 20 ft - rear 5 ft – interior 20/5- corner, street side/opposite side	50 ft interior, 60 ft corner/ 90 ft	50%	2 stories (35 ft)

Table 3-3: Summary of Residential Zoning District Standards

Zoning District	Allowed Density	Minimum Lot Sizes	Setbacks	Lot Width/ Lot Depth	Lot Coverage	Building Height
R3	Minimum: 6 units/acre Maximum: 11 units/acre	Lot sizes ranging from 2,500 SF to 6,500 SF	5,000 to 6,000 SF Lots 20 ft - front 20 ft - rear 5/13 - one side/both sides 15 ft - street side 4,000 to 4,999 SF Lots 15 ft - front 13 ft - rear 4/8 - one side/both sides 10 ft - street side 2,500 to 3,999 SF Lots 10 ft - front 5 ft - rear 3/8 - one side/both sides 10 ft - street side	Determined with Site Plan	Determined with Site Plan	2 stories (35 ft.)
R4	Minimum: 13 units/acre Maximum: 18 units/acre	2,400 SF/unit	20 ft - front 20 ft - rear 20 ft - interior 20 ft - street side	Determined with Site Plan	Determined with Site Plan	2 stories (35 ft)
R4-U	Minimum: 20 units/acre Maximum: 28 units/acre	1,500 SF/unit	25 ft - front 20 ft - rear 20 ft - interior 20 ft - street side	Determined with Site Plan	Determined with Site Plan	3 stories (45 ft)
C1	Single family and multifamily residential (no maximum density)	None for residential uses	20 ft - front 10 ft - rear 10 ft - interior 20 ft - street side	N/A	40%	2 stories (35 ft) ₂
C2	Single family and multifamily residential (no maximum density)	None for residential uses	30 ft - front 10 ft - rear 10 ft - interior 20 ft - street side	N/A	40%	2 stories (35 ft) ²
C3	Single family and multifamily residential (no maximum density)	None for residential uses	None	N/A	None	2 stories (35 ft) ²
P0	Single family and multifamily residential (no maximum density)	None for residential uses	20 ft - front 10 ft - rear 10 ft - interior 20 ft - street side	N/A	40%	2 stories (35 ft) ²
MU	Single family and multifamily residential (no maximum density)	None for residential uses	20 ft - front 20 ft - rear 20 ft - interior 20 ft - street side	N/A	N/A	2 stories (35 ft) ²

Table 3-3: Summary of Residential Zoning District Standards

Zoning District	Allowed Density	Minimum Lot Sizes	Setbacks	Lot Width/ Lot Depth	Lot Coverage	Building Height
¹ Interior setbacks require different setbacks at opposite sides						
² Up to four stories (65 feet) allowed with a conditional use permit						
Source: City of Ripon Municipal Code (Title 16), 2023.						

Off-Street Parking Requirements

The City's parking requirements are intended to ensure that adequate off-street parking is provided in proportion to the need created by single- and multifamily housing and other residential uses. State regulations impacting parking for specific uses, such as ADUs or emergency shelters, are discussed in more detail separately. Adequate parking for residential projects contributes to the value of a project, the safety of residents, and its appearance. However, excessive parking standards can pose a significant constraint to the development of housing because it reduces the land and financing availability for project amenities or additional units.

Parking requirements for residential uses in Ripon are set forth in Section 16.144 of the Development Code, which identifies the number of spaces required for each land use. Table 3-4 below outlines parking requirements for residential uses by housing type:

Table 3-4: Required Off-Street Parking Spaces

Residential Use	Required Parking Spaces
Single-Family Dwelling and Two-Family (Duplex) Units	2 covered spaces/unit
Multifamily units (Triplex, Fourplex, 5+, Condos/Townhomes)	Studio/1 bedroom units: 1.5 spaces per unit (1 covered), 0.2 guest space per unit 2 or more bedroom units: 2 spaces per unit (1 covered), 0.2 guest space per unit
ADUs	1 off-street space (may be tandem)/unit; parking exceptions provided consistent with Government Code Section 65852.2(d)(1)
JADUs	None, except if a garage is converted to a JADU in which case parking must be replaced
North Point Specific Plan – Single family units	2 garage spaces (non-tandem), 1 on- or off-street space per unit
North Point Specific Plan – Multifamily units	1.5 spaces per unit/1 visitor space per 10 units (1.6 total spaces per unit)
Group residential	1 space/2 sleeping rooms
Residential care, general	1 space/3 patient beds; in addition, 3 loading spaces required.
Mobile home park	1.5 spaces (non-tandem) per unit
Emergency shelter	No specified parking requirement; subject to the standards and requirements of the zone in which the emergency shelter is located.
Source: City of Ripon Municipal Code, 2023.	

The City has provisions to reduce and/or waive parking requirements for a variety of projects, including eligible affordable housing projects through the City's density bonus program (Section 16.16.050 of the Development Code); this reduces constraints associated with parking requirements for affordable housing, including affordable projects that serve special needs households. In addition, the City's provisions allow credit toward one parking space for each four motorcycle or six bicycle parking spaces (not to exceed 1/10th of the total parking requirement). Section 16.144.030 of the Development Code provides for further flexibility by allowing a developer to use either the parking requirements of the Development Code or parking standards provided in the latest edition of the Institute of Transportation Engineers (ITE) Parking Generation Manual, which develops trip generation and parking standards based on detailed research of travel patterns associated with specific uses. Section 16.144.100 allows the parking requirements to be modified by the Planning Director and provides for consideration of the existence of special transit incentives and services, carpooling programs, and significant use of pedestrian and bicycle access. The parking requirements for group residential exceed the number of parking spaces required for a residential unit and are not consistent with State requirements to treat small group residential facilities serving six or fewer persons in the same manner as a residential unit.

Program 13 of the Housing Plan will also revise the Development Code to ensure that parking requirements for small group residential facilities (6 persons or less) are the same as the requirements for residential units of the same type in the same zone and that the City's emergency shelter parking requirement is not higher than comparable uses in the same zone in accordance with the requirements of Government Code Section 65583(a)(4)(A)(ii); refer to emergency shelter discussion below.

Accommodating a Variety of Housing Types

State housing element law requires that jurisdictions facilitate and encourage a range of housing types for all economic segments of the community. This includes housing to meet the needs of different types of households with incomes ranging from low to above moderate. The City's General Plan, Development Code, and North Point Specific Plan allow a range of residential uses within the City's various zoning districts to accommodate a variety of housing types, such as single-family, duplex, multifamily, accessory dwelling units (ADUs), mobile/manufactured housing, group/residential care facilities, emergency shelters, supportive housing, and transitional housing. Table 3-5 summarizes allowed uses by zoning district:

Table 3-5: Allowed Uses and Required Entitlements for Zoning Districts								
Housing Type	R1-R, R-1E, R1-E(A)	R1-C, R1-C(A), R1-L, R-1L(A)	R1, R1(A), R1-U, R1-U(A), R1-UC	R3	R4	R4-U	MU	C1, C2, C3, PO
Conventional Housing								
Single-Family Dwelling	P	P	P	P	--	--	U ¹	U
Duplex	--	--	U	S(S)	--	--	U ¹	U ¹
Multi-Family Dwelling ¹	--	--	--	S(PC)	S(S)	S(S)	U	U
Accessory Dwelling Unit	P	P	P	P	P	P	P	P
Mobile Home Park	--	--	--	U	U	--	--	--
Group Residential	--	--	--	--	S(PC)	S(PC)	--	--
Special Needs Housing								
Group/Residential Care Facility								
-6 or fewer persons	P	P	P	P	P	P	U	U ²
-7 or more persons	--	--	--	--	S(PC)	S(PC)	U	U ²
Convalescent Facilities	--	--	--	--	U	U	--	--
Emergency Shelters	--	--	--	--	--	P	P	--
Transitional Housing	Subject only to those restrictions that apply to other residential dwellings of the same type in the same zone							
Supportive Housing	Subject only to those restrictions that apply to other residential dwellings of the same type in the same zone							
P = Permitted Use (No Planning Review); U = Use Permit; S(PC) = Site Plan Permit (Planning Commission); S(S) = Site Plan Permit (Staff Level); -- = Use Not Permitted.								
¹ Housing type is included in the definition of Medium Density Residential and High Density Residential.								
² Residential Care, Limited (6 or fewer persons) is conditionally permitted in C2, C4, and PO districts; Residential Care, General (7 or more persons) is conditionally permitted in C1 and C2 districts.								
Source: City of Ripon Municipal Code (Title 16), 2023.								

Single-Family Dwelling

Single-family dwellings are defined in Section 16.12.040 of the Development Code as one detached or attached building occupied by one family. Single-family housing is allowed in the R1-R through R3 districts as a permitted use and in the C-1, C-2, C-3, PO, and MU districts subject to approval of a use permit. The minimum lot size requirements, combined with the established setbacks, height requirements, and ground coverage allowances allow single family uses to be developed at the maximum allowed densities in all of the various R1 districts.

Two-Family Dwelling (Duplex)/Two Units in Single Family Zones

A duplex is defined in Section 16.12.040 of the Development Code as a house or residential unit designed to contain two units, typically sharing a common wall on a single residential parcel. Duplex housing is allowed in the R3 district subject to site plan review by the Planning Commission and in the R1, R1(A), R1-U, R1-U(A), R1-UC, C-1, C-2, C-3, PO, and MU districts subject to approval of a use permit.

Multi-Family Dwelling

Section 16.12.040 of the Development Code defines Multiple Family Dwellings as a building occupied as a residence by three or more families living independently of each other, including apartment buildings or courts, but not including recreational vehicle parks. Medium Density Residential and High Density Residential multi-family developments can include duplex, triplex, fourplex, and other multi-unit designs. Multi-family housing is an allowed use in the R3 district subject to site plan review by the Planning Commission; in the R4 and R4-U districts with Staff level site plan review; and in the C-1, C-2, C-3, PO, and MU districts subject to approval of a use permit.

In the planning and development of past and recently-constructed affordable multifamily housing projects, the City's development standards and density requirements have not posed a constraint to the development of affordable housing. Most recent multifamily projects, such as Winters Glen and Villagio, have developed at above or close to the maximum density. The recent Luxe Ripon was developed as luxury apartments with an abundance of on-site amenities such as garages, clubhouse, fitness center, pool, playground, Amazon lockers, and pet washing station. Senior projects, including the Bethany Home developments, have been constructed at less than maximum density; however, the Bethany Home developments include many on-site amenities and services, such as dining rooms, arts and craft rooms, fireside rooms, fitness centers, and chapel uses, that result in a lower overall density while providing for a range of services for their less mobile residents.

Accessory Dwelling Units (ADUs)

The State legislature has passed a series of bills aimed at encouraging homeowners to add ADUs, also referred to as secondary residential units, to their property by requiring local jurisdictions to adopt regulations to facilitate ADU production and streamline their approval. ADUs are complete independent housing units that can be either detached or attached from an existing single-family or multi-family residence. In April 2021, the City adopted Ordinance No. 904 amending Chapter 16.86 of the Development Code consistent with State laws.

Chapter 16.86 of the Development Code defines an ADU as an attached or detached residential unit which provides complete, independent living facilities for one or more persons and includes permanent provisions for living, sleeping, eating, cooking, and sanitation on the same parcel as the single-family dwelling unit. A JADU is defined as a unit that is no more than 500 square feet in size and is contained entirely within the walls of a proposed or existing single-family residence which provides living facilities for one or more persons, including an efficiency kitchen. JADUs are limited to one per residential lot zoned for single-family residences.

Chapter 16.86 applies to all lots with a proposed or existing single-family or multifamily dwelling unit and are zoned residential, except that ADUs are not allowed in any Planned Development Overlay district. An ADU permit and a building permit are required for every ADU and JADU. On lots with an existing single-family or multifamily dwelling, an application that meets the City's standards must be approved ministerially within 60 days of a complete application.

Section 16.86.050 of the Development Code establishes the following development standards for ADUs:

1. Only one ADU and one JADU are permitted per lot that contains or is proposed to contain one primary dwelling.
2. The minimum size must be no less than the square footage established for efficiency units, which is defined in the Health and Safety Code as 150 SF for no more than two persons. The maximum size is 850 square feet for an ADU providing one bedroom, or 1,000 square feet for an ADU providing more than one bedroom.
3. Maximum of one bathroom.
4. ADUs must comply with all requirements relating to architectural review, site plan review, fees and charges, and all applicable building, fire, health, and safety codes, and zoning standards that apply to the primary residence. ADUs shall not be required to provide fire sprinklers if they were not or are not required of the primary residence.
5. An attached ADU may have side and rear setbacks of 4 feet minimum. ADUs within an existing primary dwelling shall comply with all height, building coverage, yard areas, and setback requirements for the primary dwelling. The following provisions also apply to attached ADUs:
 - a. Independent exterior access shall be provided.
 - b. Attached units and units within the primary dwelling may maintain an interior connection provided there is a fire-rated door separating the units that is lockable on both sides.

- c. An expansion of up to 150 SF may be built only if necessary to accommodate ingress and egress.
6. A detached ADU shall comply with the following:
 - a. Interior side and rear setbacks of 4 feet minimum and front and street side setbacks applicable to the main unit, except that no setback shall be required for an existing structure that is converted to an ADU in the same location and existing dimensions as the existing structure.
 - b. 16-foot height limit, except an existing 2nd story space may be converted to an ADU in compliance with the Development Code.

Section 16.86.050 of the Development Code establishes the following design standards for ADUs:

1. An attached ADU shall appear as an integral part of the primary dwelling and incorporate the same materials, colors, and styles as the exterior of the primary dwelling.
2. The design of a detached ADU shall be subordinate to the primary dwelling in terms of massing, height, and building footprint and shall exhibit residential character and complement the primary dwelling in terms of proportions, roof form, and basic architectural features.
3. Unless constructed with a new single family home, an attached ADU shall not be required to have a separate utility connection. A new or separate water and sewage connection to a detached ADU may be required at the discretion of the Planning Director. All new utilities including water, sewer, electric, and gas, shall be installed underground and limited to one service. Noise-generating equipment/devices shall not be located within the rear or side yard adjacent to adjoining property line.
4. ADUs on non-conforming or substandard lots shall be contingent upon a finding by the Planning Director, the Chief of Police, and the Ripon Consolidated Fire District Chief that sufficient access to the lot exists and that construction of the ADU or JADU in conjunction with a residential unit does not pose a fire or other safety hazard.

Parking requirements are one off-street space for each ADU unit, which may be provided as tandem parking, including on an existing driveway or in the side or rear yard, unless specific findings are made that parking in setback areas or tandem parking is not feasible based upon fire and life safety conditions. No off-street parking is required for an ADU if the ADU is within an existing primary dwelling or existing accessory structure, is within ½-mile of a public transit stop or station, is within an architecturally and historically significant historic district, when on-street parking permits are required but not offered to the occupant of the ADU, when there is a car share vehicle within one block of the ADU, and when a garage, carport, or covered parking structure is converted to or demolished in conjunction with the construction of an ADU, but not a JADU.

Requirements for ADUs apply to JADUs, except for the following provisions:

1. JADUs shall be created within the walls of the proposed or existing single-family residence, including attached garages.
2. JADUs are not allowed in accessory structures. The creation of a JADU must be within the single-family residence.
3. The maximum floor area for a junior accessory dwelling unit shall not exceed 500 square feet.
4. No additional parking is required for a JADU, except if an attached garage is converted, in which case parking must be replaced.
5. JADUs shall include, at a minimum, an "Efficiency Kitchen" as defined in Section 65852.22 of the Government Code and living area. It may include separate sanitation facilities or may share sanitation facilities with the existing structure. Exterior access for a JADU is required from the proposed or existing single-family dwelling.

ADUs and JADUs may not be sold separately from the primary dwelling and may not be rented for a period less than 30 days.

The City's ADU requirements reflect the majority of the requirements of State law. However, Government Code Section 66321(b)(4) establishes height limits from 16 to 25 feet based on specified criteria, which exceeds the height limits established by the Development Code. Government Code Section 66323 requires ministerial approval for ADUs and JADUs in a residential or mixed use zone provided specific criteria are met; the City's standards meet most of the criteria for Section 66323 but need to be revised to accommodate ADUs and JADUs that meet the standards specified by Government Code Section 66323(a) in all residential and mixed use zones, to accommodate JADUs in accessory structures pursuant to Section 66323(a)(1)(A), to increase height limits

for detached ADUs consistent with Section 66323(2)(B), and to allow multiple ADUs in association with multifamily projects pursuant to paragraphs (3) and (4) of Section 66323(a). Housing Plan Program 13 will revise the Development Code to meet these provisions of State law, including revising ADU height limits to be consistent with Government Code Section 66321(b)(4), to require ministerial approval for ADUs and JADUs that meet the standards specified by Government Code Section 66323 in all residential and mixed use zones; to allow multiple ADUs within portions of an existing multifamily dwelling structure not used as livable space that meet the criteria specified by Government Code Section 66323(a)(3), and to allow not more than two detached ADUs on a lot with an existing or proposed multifamily dwelling that meet the criteria specified by Government Code Section 66323(a)(4).

Manufactured Housing (Mobile Homes)

Government Code Section 65852.3 requires that a mobile home or manufactured home attached to a permanent solid foundation system be allowed on lots zoned for conventional single-family residential dwellings and, except for architectural requirements for the roof overhang, roofing material, and siding material, shall only be subject to the same development standards applicable to a single-family residential dwelling on the same lot. A mobile/manufactured home shall conform to all of the residential use development standards for the zoning district in which it is located.

Manufactured housing is defined in Section 16.12.040 of the Development Code as a complete single-family home deliverable in one or more transportable sections, designed to be placed on a permanent foundation, and constructed to the standards established by the US Department of Housing and Urban Development (HUD); mobile home has the same meaning as manufactured home under the City's Development Code. Manufactured homes are treated in the same manner as a single family home and are subject to all Development Code provisions applicable to residential structures.

Mobile Home Park

The City's Development Code defines mobile home parks as a residential facility arranged or equipped for the accommodation of two or more manufactured homes, with spaces for such manufactured homes available for rent, lease or purchase, and providing utility services and other facilities either separately or in common to manufactured home space therein. Mobile home parks are permitted in the R3 and R4 districts subject to approval of a use permit.

Single Room Occupancy (SRO) and Group Residential

The group residential classification is defined in Section 16.12.040 of the Development Code as shared living quarters without separate kitchen and/or bathroom facilities for each room or unit. This classification includes boardinghouses, dormitories, fraternities, sororities, and private residential clubs; group and residential care facilities are defined separately.

SROs are a housing type that is considered suitable to meet the needs of extremely low, very low, and low-income households. Ripon's Development Code accommodates SROs in the same manner as other dwelling units as the Development Code does not include standards requiring a minimum unit size, minimum number of rooms, or other requirements that would preclude SROs. SROs can also be accommodated through the group residential use classification, which provides for shared living quarters without separate kitchen or bathroom facilities for each room or unit. Group residential uses are allowed in the R4 and R4-U subject to site plan review by the Planning Commission.

Group and Residential Care Facilities

The City's Development Code provides for group care and residential care facilities. Small group care facilities are defined in Section 16.12.040 of the Development Code as a facility authorized, certified, and licensed by the State of California to provide non-medical residential care and supervision for six or fewer persons, on a 24 hour-a-day basis to either mentally disordered or otherwise disabled persons, to dependent and neglected children or to aged individuals. Large group care facilities are defined as a facility authorized, certified, and licensed by the State of California to provide non-medical residential care and supervision for seven or more persons, on a 24 hour-a-day basis to either mentally disordered or otherwise disabled persons, to dependent and neglected children or to aged individuals.

Limited residential care is defined in Section 16.12.040 of the Development Code as 24-hour care of six or fewer persons in need of personal services, supervision, protection, or assistance essential for sustaining the activities of daily living. General residential care is defined as 24-hour care of seven or more persons in need of personal services, supervision, protection, or assistance

essential for sustaining the activities of daily living. These classifications include only those services and facilities licensed by the State of California.

Group care and residential care facilities for six or fewer persons are permitted in all residential districts (R1-R through R4-U) as a permitted use and in the C2, C4, PO, and MU districts subject to approval of a use permit. Group/residential care facilities for seven or more persons are allowed in the R4 and R4-U districts subject to site plan review by the Planning Commission and in the C1, C2, and MU districts subject to a use permit. Discussion of constraints associated with group care and residential care facilities is provided below under the *Housing for Persons with Disabilities* discussion.

Convalescent Facilities

Convalescent facilities are defined in Section 16.12.040 of the Development Code as establishments providing 24-hour care for persons requiring regular medical attention, but excluding facilities providing surgical or emergency medical services. Convalescent facilities are allowed in the R4 and R4-U districts subject to a use permit.

Emergency Shelters

Government Code Section 65583 requires each jurisdiction to identify one or more zoning districts where emergency shelters are allowed without a discretionary permit, such as a conditional use permit, and limits standards to those listed at Section 65583(a)(4). California HSC Section 50801(e) defines an emergency shelter as “housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person.” AB 2339 has updated emergency shelter requirements to:

- Expand the definition of “emergency shelters” to include other interim interventions, including but not limited to, navigation centers, bridge housing, and respite or recuperative care.
- Require that zoning designations identified to allow emergency shelters as a permitted use without a conditional use permit or other discretionary permit must allow residential uses.
- Require analysis of any adopted written objective standards for potential governmental constraints.

Section 16.12.040 of the City’s Development Code defines emergency shelters as “housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay.” The City’s definition does not meet State law. Emergency shelters are allowed in the R4-U and MU districts as a permitted use. Both the R4-U and MU districts permit residential uses. Therefore, emergency shelters are permitted consistent with State law, which requires that zoning districts identified to allow emergency shelters as a permitted use must allow residential uses.

Although the Development Code was updated to provide for **emergency shelters**, there are overlapping definitions and conflicting permitted uses for **shelters**. Section 16.12.040 provides definitions for small, medium, and large shelters, which are buildings that provide homeless shelter or transitional housing for the homeless. Per the Residential District use table (Table 16.16.1), small shelters are permitted subject to site plan review S(PC) in R3, R4, and R4-U districts. This conflicts with permitted uses for emergency shelters in the R4-U district, where emergency shelters are allowed as a permitted use.

The City has adopted standards for emergency shelters. Per Section 16.16.060 of the Development Code, emergency shelters, where allowed as a permitted use, are subject to the standards and requirements of the zone in which the emergency shelter is located and are not subject to additional standards.

The City does not specify parking requirements for emergency shelters; instead, emergency shelters would be subject to the standards and requirements of the zone in which the emergency shelter is located, which may result in a requirement that is higher than that required to accommodate the staff serving the shelter.

Regarding the adequacy of sites to accommodate Ripon’s unsheltered population, the City has identified multiple vacant sites with R4-U and MU zoning that are suitable for emergency shelters and could accommodate shelters of varying size, with vacant R4-U sites ranging from 0.23 to 6.3 acres and vacant MU sites ranging from 0.13 to just under 5 acres. See Chapter 4, Figure 2. These sites could accommodate a shelter the size of a single-family home (at least six bed capacity) at a minimum; larger shelters are

more likely on sites that are 0.25 acres or larger. Government Code Section 65583(a)(4)(I) indicates that capacity for a site shall be demonstrated by dividing the square footage of the site by a minimum of 200 square feet per person; for the purposes of this analysis, the City assumes that only 0.10 acres (4,356 square feet) of each site would be used for emergency shelter uses. Based on this standard, the sites identified each have adequate capacity to accommodate emergency shelters with more than 21 beds apiece that could house the City's most recent unsheltered homeless population count (7 persons). The identified sites are suitable for emergency shelters, with multiple vacant MU sites less than 0.3-acre in size located within close proximity (0.5 mile) to amenities and services (health care, grocery stores and retail, and/or employment) that serve the homeless population, as well as public transit, connecting the sites to other amenities and social services.

Program 13 of the Housing Plan will revise the Development Code to update parking requirements for emergency shelters to ensure they do not require a number of spaces higher than comparable uses in the same zone in accordance with the requirements of Government Code Section 65583(a)(4)(A)(ii); to revise the definition of emergency shelter to be expanded to include interim interventions, including but not limited to, navigation centers, bridge housing, and respite or recuperative care consistent with Government Code Section 65583(a)(4)(C); and to remove small shelters as a use requiring Planning Commission approval of a site plan permit from the R4-U zone from the Development Code to remove conflicts between these shelter types and emergency shelters.

Low Barrier Navigation Center

Low Barrier Navigation Centers are housing or shelters in which a resident who is homeless or at risk of homelessness may live temporarily while waiting to move into permanent housing. AB 101 was approved on July 31, 2019, which added Article 12 (commencing with Section 65660) to Chapter 3 of Division 1 of Title 7 of the Government Code to address "low barrier navigation centers". Government Code Section 65660 requires a low barrier navigation center use to be allowed by right in areas zoned for mixed uses and nonresidential zones permitting multifamily uses if it meets specified requirements. Additionally, AB 101 defines "low barrier navigation center" as a housing first, low-barrier, service-enriched shelter focused on moving people into permanent housing that provides temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing. Low barrier navigation center developments are essential tools for alleviating the homelessness crisis and are considered a matter of statewide concern. Low barrier navigation centers are a "by right use" in areas zoned for mixed use and nonresidential zones permitting multifamily uses."

The Development Code does not currently address or define low barrier navigation centers; therefore, Program 13 of the Housing Plan will ensure that the City updates the Development Code to address low barrier navigation centers consistent with Government Code Sections 65660 through 65668.

Transitional and Supportive Housing

Government Code states that transitional and supportive housing shall be considered a residential use and only subject to the restrictions that apply to other residential uses of the same type in the same zone. Transitional housing is defined (Government Code Section 65582(j) and HSC 50675.2(h)) as "buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible program recipient at a predetermined future point in time that shall be no less than six months from the beginning of the assistance." Supportive housing is defined (Government Code Section 65582(g) and HSC 50675.14(b)) as "housing with no limit on length of stay, that is occupied by the target population, and that is linked to an onsite or offsite service that assists the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community."

Section 16.12.040 of the Development Code defines transitional housing as the meaning set forth in Government Code Section 65582(j) and defines supportive housing as the meaning set forth in Government Code Section 65582(g). The Development Code addresses both transitional and supportive housing as uses allowed subject only to the requirements and restrictions that apply to other residential dwellings of the same type in the same zone.

Government Code Section 65583(c)(3) and Government Code Article 11 (commencing with Section 65650) were revised in 2019 to implement AB 2162, which requires that specified supportive housing developments shall be a use by right in multifamily and mixed-use zones with a streamlined and ministerial review and not be subject to discretionary review (e.g., Use Permit, etc.). For

a project to be eligible for the streamlined and ministerial AB 2162 process, it is required to meet specific criteria, including, but not limited to, the following:

- Units within the development are subject to a recorded affordability restriction for 55 years;
- 100% of the units within the development, excluding managers' units, are dedicated to lower-income households and are receiving public funding to ensure affordability of the housing to lower-income Californians;
- A specified number of units are designated as supportive housing;
- Nonresidential floor areas are used for onsite supportive services in specified amounts; and
- Units within the development, excluding managers' units, include at least one bathroom and a kitchen or other cooking facilities.

The City may require a supportive housing development subject to this article to comply with objective, written development standards and policies; provided, however, the development is only subject to the objective standards and policies that apply to other multifamily and mixed use developments within the same zone. The Development Code does not allow eligible supportive housing projects by right in multifamily and mixed-use zones as required by Government Code Section 65583(c)(3). The Housing Plan includes Program 13 to update the Development Code to accommodate transitional and supportive housing consistent with the requirements of State law.

Farmworker and Employee Housing

The City's Development Code does not address farmworker and employee housing. Thus, it will be necessary to modify the City's Development Code to allow employee/farmworker housing as an agricultural use, subject to the same standards and permit requirements as an agricultural use in the same zone, consistent with the requirements of Section 17021.6 of the Health and Safety Code. The Housing Plan includes Program 13 to permit farmworker and employee housing consistent with the requirements of State law.

Housing for Persons with Disabilities

State law requires local jurisdictions to analyze local government constraints on developing, maintaining, and improving housing for persons with disabilities. In accordance with SB 520 and Government Code Section 65583(a)(7), the City recognizes the importance of providing housing for persons with disabilities. Additionally, Government Code Section 65008 requires localities to analyze potential and actual constraints upon housing for persons with disabilities, demonstrate efforts to remove governmental constraints, and include programs to accommodate housing designed for persons with disabilities. As part of the Housing Element update process, the City analyzed the Development Code, development standards, building code interpretation and enforcement, other regulatory standards, and permit processes for compliance with State accessibility standards. The City determined whether these requirements are constraints to special housing accommodations for persons with disabilities, whether the City facilitates alternative housing types with supportive services for persons with disabilities who cannot live independently, and whether conditions of approval are reasonable.

The Lanterman Development Disabilities Act (Lanterman Act) sets out rights and responsibilities of persons with developmental disabilities. The Lanterman Act impacts local zoning ordinances by requiring the use of property for the care of six or fewer disabled persons to be classified as a residential use under zoning. HCD's December 2022 Group Home Technical Advisory specifies that non-licensed residential care facilities that operate as a single-family residence serving 7 or more people must be allowed as a permitted use in single-family neighborhoods and that group homes operating as single-family residences that provide licensable services to more than 6 residents may be subject to discretionary approval, provided that feasible and efficient reasonable accommodations are provided in the permitting process. As previously discussed, the City's Development Code allows group and residential care homes that serve six or fewer persons by right in all residential districts (R1-R through R4-U) and as a permitted use and in the C2, C4, PO, and MU districts subject to approval of a use permit; while these requirements are similar to provisions for residential uses, residential care homes serving 6 or fewer people must be treated in the same manner as a dwelling unit in all zones. Group/residential care facilities for seven or more persons are allowed in the R4 and R4-U districts subject to site plan review by the Planning Commission and in the C1, C2, and MU districts subject to a use permit. See the Development Processing and Permitting discussion below for a discussion of the requirements for site plan review and use permit.

Program 13 of the Housing Plan will update the Development Code to allow residential care facilities for six or fewer persons to be allowed in the same manner as a residential use of the same type in all residential zoning districts and to allow residential care facilities that serve seven or more people in all zones that allow residential uses to ensure fair housing opportunities in a variety of residential zoning districts and to ensure all conditions of approval are objective to facilitate approval certainty and similar to like uses of similar form in the same zone and do not create barriers for housing for seniors, persons with disabilities, or other special needs populations.

Section 16.12.040 of the City's Development Code defines "family" as an individual, or two or more persons related by blood, marriage or legal adoption, or a group of not more than five persons, who are not so related, living together as a single housekeeping unit. While the City's definition accommodates unrelated persons living together as a household, the size restriction can discriminate against group homes. Program 13 will update the City's definition to be consistent with fair housing law.

The Development Code identifies parking requirements for residential care as one space per three patient beds. While this requirement is appropriate for large residential care facilities, small residential care facilities should be subject to the same parking requirements as a single family home. The Development Code also provides flexibility in determining parking requirements, as Chapter 16.144 provides for modification of parking requirements with Planning Director approval. Program 13 of the Housing Plan will update the Development Code to revise parking standards for small residential care facilities to ensure that the parking requirements are consistent with those for a dwelling unit of the same type in the same zone.

Reasonable Accommodation. Both the Federal Fair Housing Act and the California Fair Employment and Housing Act direct local governments to make reasonable accommodation (i.e., modifications or exceptions) in their zoning laws and other land use regulations to allow disabled persons an equal opportunity to use and enjoy a dwelling. Reasonable accommodations refer to flexibility in standards and policies to accommodate the needs of persons with disabilities. For example, it may be a reasonable accommodation to waive a setback requirement so that elevated ramping can be constructed to provide access to a dwelling unit for a resident who has mobility impairments. Whether a particular modification is reasonable depends on the circumstances and must be decided on a case-by-case basis. City staff exercises its judgment on a case-by-case basis to make reasonable accommodations for persons with disabilities; however, the City does not currently have a written reasonable accommodation procedure for persons with disabilities that will allow for exceptions to be made to zoning requirements or other land use regulations that act as barriers to equal housing opportunity. Program 13 of the Housing Plan will update the Development Code to adopt a reasonable accommodation procedure for persons with disabilities consistent with the State's model reasonable accommodation ordinance.

Permits and Processing. The City does not impose special permit procedures or requirements that could impede the retrofitting of homes for accessibility. The City consistently applies the requirements of the Development Code to all residential projects and has not noted any impacts which suggest a limitation on the construction of housing units designed for persons with disabilities. The City has received no complaints from local building contractors or lower income and/or senior citizen housing advocates regarding any impacts on the construction or rehabilitation of housing for persons with physical disabilities created as a result of building codes.

The City does not impose special occupancy permit requirements or business licenses for the establishment or retrofitting of structures for residential uses serving persons with a disability.

Building Codes. The City has adopted the State's uniform building codes, with the current version of the California Building Standards Code (CBSC) automatically adopted with each State update cycle and revision to the CBSC. The City does not have any amendments to the State's uniform codes. The City enforces the CBSC for existing units, new construction, and residential rehabilitation, as required by State law. Ripon implements the accessibility requirements of the California Building Code, including Chapter 11A which addresses the provisions for housing accessibility for people with disabilities and Chapter 11B which addresses the provisions for accessibility to public buildings, public accommodations, commercial buildings, and public housing for people with disabilities. These standards include requirements for a minimum percentage of fully accessible units in new multifamily developments. The City also permits existing and new homes to be retrofitted or fitted for features that provide for accessibility and independent living for persons with disabilities. Further, the City works with applicants who need special accommodations in their homes to ensure that application of building code requirements does not create a constraint.

On/Off Site Improvement Requirements

On- and off-site improvement requirements for residential development in the City are imposed when necessary for the proper development of the area. Developers of single-family residential tracts in the City may be required to install sidewalks, curbs, and gutters; storm drains, water and sewer lines; and street lighting and trees in the public right-of-way within and adjacent to a tract. The City may require dedication of improvements, or supplemental-sized improvements, such as rights-of-way, easements, and construction of reasonable off-site improvements for the parcels being created pursuant to the Subdivision Map Act. Requirements for site improvements are at a level necessary to accommodate the proposed development and to protect health, safety, and welfare.

The City's improvement standards for typical residential streets provide for a 74-foot right-of way that includes a 6-foot sidewalk, 11-foot parkway, and 20-foot travel lane on each side of the street. Within a residential subdivision, the standard cul-de-sac right-of-way is 60 feet, which includes two 20-foot travel lanes, each adjoined by a drive-over curb and a 6-foot attached sidewalk. These standards are not a constraint to the development of housing because they are considered minimum standards designed to protect the public health, ensure compatibility between adjacent land uses, and to maintain and enhance the livability of Ripon's neighborhoods.

Other City Residential Controls

Building Codes and Enforcement

Building codes regulate the physical construction of dwellings and include plumbing, electrical, and mechanical divisions. The purpose of the Building Code and its enforcement is to protect the public from unsafe conditions associated with construction. The City has not codified the current version of the CBSC, but does enforce the CBSC for existing units, new construction, and residential rehabilitation, as required by State law. State law affords local government some flexibility when adopting the uniform codes; the building codes can be amended based on geographical, topological, or climate considerations. Further, State law provides that local building departments can authorize the use of materials and construction methods other than those specified in the uniform code if the proposed design is found to be satisfactory and the materials or methods are at least equivalent to that prescribed by the building codes.

As the City has not codified the current version of the CBSC, the City has not adopted any local amendments to the Building Code. Building permits are issued for new construction and rehabilitation only after demonstrated compliance with Building Code standards and adopted codes. In order to simplify conservation of existing housing stock in cases of rehabilitated buildings, only those portions of the building that are being reconstructed are required to be brought into conformity with current standards. The remainders of those structures are only required to be brought into conformity with minimum building code regulations. This makes it easier to rehabilitate and conserve housing stock, and to encourage rehabilitation without imposing unreasonable restrictions.

Growth Accommodation and Residential Building Cap

Resolution 17-68, adopted by the City Council in 2017, amended the General Plan to limit annual residential growth to 3 percent of the total residential dwelling units within the City limits per year. Permits are allocated at a rate not to exceed 2.5 percent per year through Annexation Agreements, Development Agreements or Conditions of Approval for all projects. The extra 0.5 percent is used as a buffer in order to avoid years where building permits are carried over potentially forcing the growth rate to exceed 3 percent in any given year. At its sole discretion, the City Council may choose to exempt a multiple family residential project from the permit allocation cap.

According to the Department of Finance (2023), there are a total of 5,763 residential dwelling units within the City. Based on a maximum growth rate of 3 percent per year, the City would be able to accommodate 170 dwelling units in 2024 which would increase to 209 dwelling units in 2031, or a maximum of 1,513 total units during the RHNA period (2023-2031). This exceeds the City's RHNA by 89 units. Therefore, the City's Growth Accommodation program is anticipated to accommodate the RHNA. However, the Housing Accountability Act (SB 330) limits the City's ability to enforce the City's growth management program. Specifically, Government Code Section 66300(b)(1)(B) mandates that a moratorium or similar restriction or limitation on housing development shall not be imposed other than to specifically protect against an imminent threat to the health and safety of persons residing in, or within the immediate vicinity of, the area and that such moratorium or limitation shall not be imposed nor enforced unless the jurisdiction has received approval from HCD. As indicated in Housing Program 11, the Council will revise the GMO

to ensure it does not conflict with SB 330 or other provisions of State law, to ensure that the GMO provides sufficient capacity to accommodate the RHNA, to specifically identify any imminent threats to health or safety that may necessitate limitations on growth, will submit the program to HCD for approval, and, if approved for enforcement, will annually review the GMO in conjunction with the monitoring of affordable housing production to ensure adequate incentives for the provision of affordable housing and fulfillment of regional housing growth needs..

Affordable Housing Program

In an effort to meet the acute need in Ripon for affordable housing and assist the City in meeting its fair share of regional housing, the City adopted a Below Market Rate (BMR) Affordable Housing Program in 2001 (Ordinance 646). The BMR program was shown to be effective in creating affordable housing opportunities and ensuring such opportunities are interspersed throughout the community. Due to the slow-down in the housing market, the Below Market Rate Ordinance was suspended in 2011, but was reinstated in 2015. In 2016, the BMR Program was repealed and replaced with an updated program, known as the Affordable Housing Program (Ordinance 843), based on policy recommendations and input from City Staff. The new Affordable Housing Program was codified into Chapter 16.194 of the Development Code.

The Affordable Housing Program applies to all new residential development in the City except for:

- Replacement housing due to natural disaster on a one for one basis;
- Modifications to existing properties or structures that do not increase the number of dwelling units;
- Residential care facilities with dwelling units that are non self-sufficient units (i.e., do not include kitchen facilities);
- Accessory dwelling units (residential second units);
- Rental housing units (apartments, duplexes, and triplexes).

Developers have several options to meet the inclusionary housing requirements of the Affordable Housing Program, as described below.

- BMR Plus Affordable Units with Down Payment Assistance (Section 16.194.050): 10 percent of the total units within a new residential development project are required to meet FHA lending limits for the County and developers must pay an Affordable Housing Fee to assist with the FHA-required downpayment (3.5%). Additionally, the developer/seller must cover one half of the title, escrow and recording fees. The City provides down payment assistance to qualified buyers.
- BMR Affordable Units (Section 16.194.060): five percent of the total units within a residential development project are required to meet BMR Affordable Unit requirements for sale to low- and moderate-income households.
- Negotiated Affordable Units (Section 16.194.070): developers may negotiate an Alternative Equivalent Proposal with the Affordable Housing Committee, subject to approval by the City Council, which specifies an alternate means of satisfying the inclusionary housing requirements.

The multiple options offered by the City allows developers flexibility in determining which method would work best to meet the program requirements and ensures development is not constrained by the affordable housing requirement. For instance, developers may choose other options for situations when on-site development of low- or moderate-income units is not feasible. The BMR Plus Affordable Units with Down Payment Assistance option allows units to be sold at levels similar to the median sales price in the County, which is achievable for developers, and the downpayment assistance requirement may be more feasible than the deeper subsidies necessary to provide low- and moderate-income units. It does not appear the housing supply has been constrained as a result of the Affordable Housing Program. Program 13 includes measures to provide additional flexibility for the Affordable Housing Program, including allowing the BMR units to be constructed as attached single family or multifamily units, deferring payment of development impact fees for lower income units until issuance of certificate of occupancy, applying for funding to assist developers through offsetting development impact fees for lower income units, and ensuring the City continues to monitor the Affordable Housing Program for effectiveness and potential impacts on supply and affordability, but at this time, the City has not identified any issues related to this requirement.

Additional Opportunities Through Flexible Development Standards and City Policies

The City provides several mechanisms to facilitate the provision of diverse housing types to address a range of needs in the community. These mechanisms include the PD (Planned Development) District and density bonuses in accordance with State law.

These regulatory provisions provide additional ways for development proposals to seek relief from development standards for projects that meet community objectives such as affordable and special needs housing. These policies and programs set forth financial and regulatory incentives, concessions, and allowances for development of housing for special needs populations. Such regulations allow flexibility from the base district development standards and are not considered to be constraints on housing development.

Planned Development Overlay Zone

A Planned Development (PD) Overlay District is defined as a designation intended for the development of an area consisting of a variety of residential uses or a combination of residential, commercial, and/or civic uses and associated ancillary uses and structures; situated on one or more contiguous parcels or noncontiguous parcels separated solely by a road or other right-of-way easement, or any other barrier which physically separates the parcels; and planned and developed as a unified project within a single development phase or series of development phases in accordance with an overall master plan and detailed specific or site plans. The PD District essentially functions as a custom-tailored zoning district that may allow a variety of lot sizes, tenure, and types of housing in one development. It is designed to accommodate a diversity of development types by encouraging flexibility and creativity of design, greater diversity of building types, open space arrangements in keeping with the general intent of the Development Code, and consistent with the intent and purpose of the General Plan. Design flexibility may allow flexibility in the location and arrangement (clustering) of units, height requirements, parking, and variation in yards and setbacks.

The PD overlay is an optional overlay that provides greater flexibility than otherwise allowed under normal zoning regulations and standards in return for a coordinated development that provides public benefits not otherwise part of the development process. Designation of a PD overlay may be requested by a property owner and is permitted in any zoning district. Planned development projects are reviewed and acted on by the City Council and a public hearing is required.

Density Bonus

Section 16.16.050 (Housing Density Bonus) of the Development Code provides for eligible housing projects with a very low, low, moderate, senior, or child care component to receive a density bonus as required by Government Code Section 65915, as it was adopted at the time the Zoning Ordinance was adopted. In October 2019, the Governor approved AB 1763, which revised the existing Density Bonus law found in Government Code Section 65915. In general, AB 1763 provides an 80 percent density bonus and four incentives or concessions for housing projects that contain 100 percent affordable units (including the density bonus units, but excluding managers' units) for low and very low-income households. For housing projects that qualify as a special needs or supportive housing development, the legislation eliminates all local parking requirements.

The City's Development Code does not address the provisions of State law related to density bonuses and is therefore currently out of compliance with State law. The Housing Plan includes Program 13 to revise the City's Housing Density Bonus requirements to be consistent with State law.

2. DEVELOPMENT PROCESSING AND PERMITTING

As is common in many cities, the City requires developers to obtain a series of approvals, or entitlements, before constructing any new development to ensure that new development is consistent with the City standards of design, health, and safety. The time and cost of permit processing and review can be a constraint to housing development if significant development review is required. The length of the entitlement process can vary greatly depending on the environmental analysis required for the project (see discussion of the California Environmental Quality Act (CEQA) below) and requires payment of Planning, Engineering, and Building plan check and permit fees, as well as other fees described in detail in Section 3.3.

This section outlines the timeline for typical residential development review and describes the permitting requirements and procedures. Table 3-6 summarizes the typical time required for processing of various development permits. As shown, processing times vary based upon the scope and type of project. The amount of time involved in processing applications depends on the type of project, the applicant's compliance with the City's ordinances, and the completeness of the applications. For more complex residential projects, the City encourages pre-application conferences between a developer and City Staff to identify and solve any issues or problems and to identify conditions of approval. Pre-application conferences reduce public hearing time because issues may be resolved and conditions of approval may be established prior to the hearing. Additionally, when a project requires multiple permits, the applications are processed concurrently to expedite the approval process.

The time required to process a project varies greatly from one project to another and is directly related to the size and complexity of the proposal and the number of actions and approvals needed to complete the process. It should be noted that each project does not necessarily have to complete each step in the process. Small-scale projects that are consistent with the General Plan and zoning do not generally require general plan amendments, rezones, or variances. If an environmental impact report is required for a project, it is processed along with the other required actions.

Table 3-6: Permit Processing Times and Fees		
Type of Approval or Permit	Typical Processing Time (weeks)	Approval Body & Additional Comments
Administrative Review	2 to 4	Staff level review
Site Plan Review - Staff	4 to 6	Staff level review
Site Plan Review - Planning Commission	9 to 12	Planning Commission review
Use Permit/Conditional Use Permit	9 to 12	Planning Commission review
Variance	9 to 12	Planning Commission review
General Plan Amendment	26 to 38	Requires public hearing before the planning commission and City Council. State Code limits the number of times the General Plan can be amended each calendar year.
Specific Plan Amendment	26 to 38	Requires public hearing before the Planning Commission and City Council.
Rezoning	9 to 12	Planning Commission review
Planned Development	9 to 12	Planning Commission review
Tentative Subdivision Map	26 to 50	Requires public hearing before the Planning Commission and City Council.
Minor subdivision (Parcel Map)	9 to 12	Requires public hearing before the Planning Commission.
Voluntary Merger	9 to 12	Planning Commission review
Appeals of Staff & Planning Commission decisions	4 to 8	The Planning Commission hears appeals of Staff decisions, and Planning Commission decisions are heard by the City Council.
<i>Source: Ripon Planning and Building Departments, 2024.</i>		

The City also encourages the joint processing of related applications for a single project. For example, a rezone petition may be reviewed in conjunction with the required site plan, a tentative subdivision map, and any necessary variances. These procedures save time, money, and effort from both the public and private sector and could substantially decrease the costs for a developer. It is important to note that some processing timelines cannot be made shorter without violating State laws, particularly as they relate to public noticing, compliance with CEQA, etc. Table 3-7 outlines typical approval requirements for a typical single-family infill project, a typical 48-unit subdivision, and a typical 48-unit multifamily project, assuming that the land is zoned appropriately.

Table 3-7: Typical Processing Procedures by Type			
Approval Requirements	Single-Family Unit	Single-Family Subdivision	Multifamily Project
	Administrative Review	Site Plan Review, Tentative Subdivision Map, Initial Study/Negative Declaration, Final Map	Site Plan Review, Initial Study/Negative Declaration (or CEQA exemption)
Estimated Total Processing Time for Entitlements	Up to 30 days	6-12 months	2-4 months with CEQA Exemption 6-8 months with IS/MND
Construction Requirements	Building Permit	Building Permit, Grading and Infrastructure Plans	Building Permit, Grading and Infrastructure Plans
Estimated Total Processing Time for Building Permit Approval	14-30 days	30-90 days	30-60 days
<i>Source: Ripon Planning and Building Departments, 2023.</i>			

City staff avoids any unnecessary timing constraints on development by working closely with developers and property owners to expedite approval procedures. In addition, City staff will assist the developer through the permit processing to ensure a rapid processing time. It should be noted that Tables 3-6 and 3-7 assume the following:

1. The applicant and staff meet and discuss the project before submitting the application;
2. The applicant provides a complete application and may need to work with staff to adjust the project before it is initially reviewed and considered by the approving authority;
3. There are not significant environmental issues that would require an Environmental Impact Report; and
4. The approval of the project is not appealed to the City Council.

For most proposed projects, the City invites the developer to a pre-application meeting to strategize about project design, City standards, necessary public improvements, and funding strategies (where appropriate).

The next step in the process usually includes submittal of an application for the proposed entitlement. The application includes instructions that are meant to simplify the process for the applicant by providing steps on how to proceed. Once staff is satisfied that all required information has been submitted to the City, and assuming the application is consistent with the Ripon General Plan and Development Code, an Initial Study in accordance with CEQA may follow depending on the scope of the project. During the Initial Study period, many departments will review the project and provide comments. At the same time, Planning staff is likely to be preparing other documents to expedite the process. All scheduling, noticing, and correspondence with interested parties usually coincides with this period. After the project is approved, the Building Department performs plan checks and issues building permits. Administrative approval projects are approved by City staff. Throughout construction, the Building Department will perform building inspections to monitor the progress of the project. This process does not put an undue time constraint on most developments because of the close working relationship between City staff, developers, and the decision-making body.

Development Permit Approval Process

The City's development review process is described in Chapters 16.06 and 16.08 of the Development Code. Permits are first reviewed by Staff, and if required, by the Planning Commission and/or City Council. The following is a summary of the steps involved with the planning entitlement process and, when required, public hearing process for housing development:

Step 1 (Application filed) – The applicant submits a completed development application to the Planning Department along with any necessary plans or other materials and application fee.

Step 2 (Completeness review) – Upon receipt of an application, the Planning Department reviews the application for completeness within 30 days. Depending on the requested entitlement, the project plans and materials may be routed to multiple City departments for their concurrent review and comment, and for recommended conditions of approval. Although the Planning

Department is primarily responsible for administering the permit process, there is close coordination with all branches of the City government, including the Building Official, City Engineer, Director of Public Works, Fire District Chief, Police Chief, and Director of Parks and Recreations. Other outside agencies and organizations may also play a role in the review process, depending upon the circumstances of the application. For example, the State Department of Fish and Wildlife participates in the review of projects involving wetlands, while Caltrans would review developments involving changes to the right-of-way associated with Highway 99.

Step 3 (Incomplete notification) – If the application is incomplete, the applicant will be required to submit follow-up information as requested. The time to complete this step varies and is determined by the applicant. If the application was initially found to be complete, this step is skipped.

Step 4 (Environmental review) – The application is reviewed to determine whether the project is exempt from the requirements of CEQA or if an Initial Study is required. If a Negative Declaration is prepared, environmental review may take up to 6 months. A Mitigated Negative Declaration may take from 6 to 12 months and an Environmental Impact Report (EIR) may take from 12 to 18 months.

Step 5 (Staff report and COAs) – This step applies to development projects that require a public hearing and/or approval by the Planning Commission/City Council. If applicable, Planning Department staff prepares Conditions of Approval (COAs), which are included within the staff report that is forwarded to the approving authority for its review and consideration, and for public review.

Step 6 (Noticing) – The Planning Department will place the item on the approving authority's agenda and, if required, prepare a Public Hearing notice for the project (this notice will also include the environmental determination).

Step 7 (Public Meeting) – At the public meeting, testimony is heard on the project and the approving authority takes final action on the project. *Note: Permits for new development that include City Council approval of entitlements, such as General Plan Amendments or Rezoning, require two public hearings (one Planning Commission meeting and one City Council meeting). In these cases, the City Council is the final approving authority.*

Administrative Review

Uses which are a permitted use under the Development Code and do not require environmental review under CEQA are approved at the staff level, unless the Planning Director determines that Planning Commission review is necessary. Development applications are reviewed for consistency with the General Plan, Municipal Code, and other applicable standards. The review is administrative in nature. The permit is then approved or denied based on the review. If a development application is denied, the applicant may appeal the decision to the Planning Commission or City Council as appropriate.

Site Plan Review

Site plan review generally applies to proposed uses that possess characteristics that require a special appraisal to determine if the uses have the potential to affect adversely other land uses, transportation, or facilities in the vicinity. For minor site plans, the Planning Director is the review authority, while major site plans require approval by the Planning Commission. The Director may also refer a site plan application to the Planning Commission. For projects subject to site plan review, the review authority may require conditions of approval (COAs) necessary to eliminate or reduce any potentially adverse effects of a use to an acceptable level.

Before approving an application, the reviewing authority (Planning Director or Planning Commission) must make the following findings for a site plan permit:

- A. Consistency. The proposed use is consistent with the goals, policies, standards, and maps of the General Plan, any applicable Master Plan, Specific Plan, and Special Purpose Plan, and any other applicable plan adopted by the City;
- B. Improvements. Adequate utilities, roadway improvements, sanitation, water supply, drainage, and other necessary facilities have been provided, and the proposed improvements are properly related to existing and proposed roadways;
- C. Site Suitability. The site is physically suitable for the type of development and for the intensity of development;

D. Issuance Not Detrimental. Issuance of the permit will not be significantly detrimental to the public health, safety, or welfare, or be injurious to the property or improvements of adjacent properties; and

E. Compatibility. The use is compatible with adjoining land uses.

In order to make the findings for Planning Director review, the Planning Director must review the site plan and the related standards of the General Plan, Development Code, and, if applicable, the relevant Specific Plan. Projects that are consistent with the development standards and requirements established by the City's planning documents are considered to meet the requirements for findings A, C, D, and E. The site plan must demonstrate that the project connects to appropriate utilities (water, wastewater, storm drainage, natural gas, electric) and provides on-site utilities to meet the requirements for Finding B. The Planning Director site plan review process takes approximately four to six weeks once a complete application has been submitted.

For Planning Commission review, the Planning Commission will make the same findings as described above for the Planning Director review. The Planning Commission is not required to hold a Public Hearing for a site plan review permit. The Planning Commission site plan review process takes approximately nine to twelve weeks once a complete application has been submitted.

The minor site plan review process is a ministerial process that applies to multifamily development in the R4 and R4-U districts to ensure that there are no constraints to accommodating the City's fair share of regional housing needs. However, the site plan review approval process includes findings that are based on subjective elements, such as site characteristics, compatibility with adjoining land uses, and that issuance would not be "significantly detrimental." These components have the potential to introduce uncertainty into the development review process. Program 13 in the Housing Plan will ensure that the City adopts objective development standards to ensure that residential development is subject to clear objective standards.

Conditional Use Permit

The purpose of the Use Permit/Conditional Use Permit (CUP) is for the individual review of uses, typically having unusual site development features or operating characteristics, and to determine if the uses have the potential to affect adversely other land uses, transportation, or facilities in the vicinity. CUPs are intended to ensure compatibility with surrounding areas and uses where such uses are suitable and consistent with various elements or objectives of the General Plan. A Conditional Use Permit is reviewed by the Planning Commission and requires a public hearing. The Planning Commission must make the following findings to approve a conditional use permit:

A. Consistency. The proposed use is consistent with the goals, policies, standards, and maps of the General Plan, any applicable Master Plan, Specific Plan, and Special Purpose Plan, and any other applicable plan adopted by the City;

B. Improvements. Adequate utilities, roadway improvements, sanitation, water supply, drainage, and other necessary facilities have been provided, and the proposed improvements are properly related to existing and proposed roadways;

C. Site Suitability. The site is physically suitable for the type of development and for the intensity of development;

D. Issuance Not Detrimental. Issuance of the permit will not be significantly detrimental to the public health, safety, or welfare, or be injurious to the property or improvements of adjacent properties; and

E. Compatibility. The use is compatible with adjoining land uses.

The Approving Authority may impose conditions for the CUP to ensure compliance with the Development Code and to prevent adverse or detrimental impacts to the surrounding neighborhood. Conditional Use Permits are by nature "subjective," which could be considered a constraint. Program 13 in the Housing Plan will ensure that the City adopts objective development standards to ensure that residential development is subject to clear objective standards.

Streamlined Review and Objective Design Standards

California legislation has been adopted to address the housing shortage within the State, requiring a streamlined and ministerial process for specific residential developments. SB 330 (Housing Crisis Act of 2019) provides for streamlined review and preliminary application for qualified housing development projects in order to increase certainty in the development review process. SB 35

(Government Code Section 65913.4) requires the availability of a streamlined ministerial approval process for developments located in jurisdictions that have not yet made sufficient progress towards their required allocation of the regional housing need. For a project to be eligible for streamlining pursuant to SB 35, it must:

- Contain at least two multifamily units;
- Provide a specified level of affordability;
- Be located on an eligible site in an urbanized area or urban cluster;
- Comply with residential or mixed-use General Plan and Zoning provisions; and
- Comply with other requirements, such as locational and/or demolition restrictions.

A streamlined and ministerial review per State legislation requires projects to be reviewed against existing objective standards, rather than through a discretionary entitlement process, in specified timeframes. Residential development that is a permitted use by right is not required to go through a discretionary process. However, there is potential for multifamily projects with an affordable component to be eligible for the streamlining provisions of SB 35, but to require a degree of discretionary review under current zoning requirements, such as a UP for certain multifamily projects in the residential and commercial zoning districts or projects requiring design review. Consistent with existing State law, objective standards are those that involve no personal or subjective judgment by a public official and are uniformly verifiable by reference to an external and uniform benchmark.

The City has not adopted objective zoning standards and design standards to allow eligible projects to be permitted through a streamlined ministerial review. A streamlined and ministerial review removes multiple constraints to residential development including, financial, time, and environmental constraints. Program 13 in the Housing Plan provides for revisions to the Development Code to identify a streamlined approval process and objective zoning and design standards for eligible residential projects per Government Code Section 65913.4.

CEQA (California Environmental Quality Act) and Related Consultation

Section 21082 of the Public Resources Code, referred to as the California Environmental Quality Act of 1970 (CEQA) requires projects subject to discretionary review by the City to assure compliance with State law pertaining to environmental review. Since there is uncertainty as to what specific environmental impacts a development might have, there is also a lack of predictability of how long it can take to negotiate this process before a project can be approved by the City. In some instances, a project can be exempt from environmental review which has very little impact on the timing or costs of review. However, in other instances where a project may be found to have a potential adverse impact on the environment, the environmental review process can take over a year to complete, undergoing thousands of dollars in environmental analysis, before it is ready to be approved.

Native American Consultation

Consultation with Native American Tribes (AB 52) took effect in 2015 in order to protect tribal cultural resources under CEQA. It requires that agencies undertaking CEQA review must, upon request of a California Native American tribe, begin consultation as part of a project review to consider impacts to tribal cultural resources. A tribal cultural resource is defined as a site, feature, place, cultural landscape, sacred place, or object with cultural value to a California Native American tribe, which may include non-unique archeological resources. Consultations can have an impact on project budgets and timing. Ripon consults with local tribes concerning projects on an as-needed basis, and thus far, these consultations have not resulted in any impediments to the development review process.

State and Other Requirements

Certain steps in the development process are mandated by the State rather than local law and may result in additional time and costs to developers. While government regulations and delays contribute to the high cost of housing in the State, many of these requirements are outside of local control. Potential State-mandated development review requirements include but are not limited to:

- Enforcement of California Building Code including Title 24 Building and Energy Efficiency Standards.

- Filing and review of tentative parcel, tract, and final maps consistent with the requirements of the Subdivision Map Act. The act requires local jurisdictions to process completed applications for tentative maps within 50 days.
- Compliance with the CEQA. To fulfill required environmental analysis, the City must make a determination as to whether a project can be cleared with a Categorical or Statutory Exemption, or require additional environmental analysis through the preparation of an initial study and negative/mitigated negative declaration or environmental impact report (EIR). Each level of CEQA analysis contains minimum public review periods (ranging from 0 days for an exemption to over 45 days for an EIR) and minimum posting requirements.
- Adherence to Regional Water Quality Control Board and California Department of Fish and Wildlife regulations/opinions as they pertain to grading, drainage, and wildlife habitat.
- Implementation of regulations under the federal Clean Water Act and National Pollutant Discharge Elimination System (NPDES) Program.

Local governments are required by law (Assembly Bill 844) to complete the processing of most discretionary actions six months from the date the application is deemed complete and within one year if an EIR is required. Where applicable, the City allows parallel tracking of Engineering and Building Department permit review of projects during the entitlement process. Developers may submit plans to the Engineering and Building Departments for plan check prior to a Planning Commission decision subject to the discretion of the City Engineer. These concurrent applications are considered “at risk,” and developers are not provided refunds in plan check fees if the project is not approved as proposed. Therefore, the practice is only recommended for projects that are noncontroversial and small in scale.

3. FEES AND EXACTIONS

The City requires a number of permits and development fees to cover the cost of processing development requests, providing public facilities and services to new development, and mitigating the environmental impacts of new development. Although these fees are needed to provide services necessary for health and safety and to meet State environmental mitigation requirements, they can have a substantial impact on the cost of housing, particularly affordable housing. Residential development is assessed fees by the City, as well as outside agencies such as the County, fire district and school district, to cover the costs of infrastructure improvements and maintenance, and the provision of services. Other types of exactions include land dedication, which may be required of residential development for rights-of-way or as an alternative to the park development fee, in addition to on-site improvements that are necessary for the public health, safety, and welfare. On-site improvements may include water, sewer and other utility line extensions, street construction, and traffic control device installations that are reasonably related to a project.

Table 3-8 details the City’s current planning processing fees for project entitlements. One or more of the entitlements would be required to process a residential project and a building permit is required for each residential structure.

Table 3-8: City Planning Fees	
Permit/Entitlement	Fee
Development Agreement	
Development Agreement Application (costs plus fee)	\$608
Environmental Assessments	
Initial Study (includes Cert. of Exemption or Neg Dec not requiring Fish and Game fee); plus mitigation monitoring.	\$175
EIR (cost plus fee plus mitigation monitoring)	\$2,852
General Plan Fees	
General Plan Amendment	\$4,008
Specific Plan	\$1,337
Specific Plan Amendment	\$4,008
Land Development Permit Fees	
Accessory Dwelling Unit	\$608
Building Relocation Permit	\$247
Caretaker Mobile Home Permit	\$939
Sign Permit (staff review)	\$122
Sign Permit (Planning Commission review)	\$374
Site Review (staff review)	\$608
Site Review (Planning Commission review)	\$939
Subdivision Fees	
Abandonment	\$729
Lot Line Adjustment	\$729
Lot Merger	\$729
Mobile Home Park	\$5,343
Planned Development	\$1,466
Tentative Parcel Map (4 lots or fewer)	\$3,207
Tentative Subdivision Map (5 lots or more)	\$5,343
Use Permit	
Use Permit	\$2,008
Minor Use Permit	\$939
Temporary Use Permit	\$939
Variance	
Variance	\$1,739
Zoning Fees	
Rezone	\$2,132
Prezone	\$2,132
Zoning Text Amendment	\$2,396
Miscellaneous Fees	
Appeals	\$608
Source: City of Ripon Planning Department Fee Schedule, 2023.	

New development in the City is required to pay Public Facility Financing Plan (PFFP) fees. The PFFP fees address a range of necessary services and facilities, including transportation, water, wastewater, storm drainage, City Hall, Police Station, Library, and Corporation Yard. The City also requires development to pay a General Mitigation fee to address the impact that new development has on the City's General Fund in terms of provision of City services such as police, public works, and general governmental services.

Outside agency fees for regional traffic, habitat mitigation, fire, and school services and facilities also contribute to the cost of development. Fees are necessary for the City to provide an adequate supply of public parkland, necessary public works (streets, sewers, and storm drains), fire services, police services, and other facilities and services necessary for the quality of life, health, and safety of the residents that will be residing in the new development. While such costs are charged to the developer, most, if

not all additional costs are passed to the ultimate product consumer in the form of higher home prices or rents. Table 3-9 provides an overview of the City's current fee schedule for residential building permits, Public Works/Engineering fees, and PFFP fees.

Table 3-9: City Planning and Public Facility Financing Plan Fees		
Fee	Single Family (per unit)	Multi-Family (per unit)
Public Facility Financing Plan (PFFP) Fees		
Transportation	\$8,872.27	\$4,231.37
Water	\$14,385.22	\$9,591.10
Wastewater	\$6,067.11	\$3,791.76
Storm Drainage	\$3,619.93	\$829.09
Parks & Recreation	\$20,637.05	\$12,898.87
Library	\$674.44	\$420.99
City Hall	\$1,656.75	\$1035.29
Police Station	\$777.54	\$488.29
Corporation Yard	\$4,148.06	\$2,354.71
TOTAL City PFFP Fees	\$60,838.39	\$35,641.47
Other City of Ripon Fees		
Garbage	\$1,059.39	Based on usage
General Mitigation	\$13,547.18	\$8,263.78
Building Permit Fees	Based on construction specifics	
Engineering Fees	7% of total improvement costs (Plan Check 3%, Inspection 3% and Mapping/GIS 1%); Storm Water Development Submittal Review Fee \$693.30; Survey Monument Preservation Fee \$138.66	
Outside Agency Fees		
School Fees: Ripon Unified School District	Level 1: \$4.08 Level 2: \$4.45	
Fire Fees	\$4,254.28	\$2,835.23
County Facilities Fees	\$3,622.00	\$2,685.00
Regional Transportation Impact Fee (RTIF)	\$4,440.75	\$2,664.44
Habitat Mitigation Fee (per acre)	Category A (no pay zone) \$0; Open Space/Multi Purpose \$8,918.00; Agricultural \$17,833.00; Natural \$17,833.00; Vernal Pools wetted \$177,724.00; Grasslands \$69,408.00	
Source: City of Ripon Fee Schedule 2024 (FSA-24), 2024.		

Table 3-10 compares the total City and regional fees, including planning, building, and development impact fees for a hypothetical 48-unit single-family subdivision, a single-family unit, and a 48-unit multifamily project. This assumes that the 48-unit subdivision and single-family unit is constructed in the Single Family Residential (R1) zone and the multifamily project is constructed in the Multiple Family Residential (R4) zone. Additionally, the calculations assume that the single-family residential homes average 1,600 square feet and the multifamily development averages 1,000 square feet per unit. Residential projects in Ripon would be required to pay fees ranging from approximately \$100,126.08 for a single-family unit (built on an existing lot), \$103,826.09 per unit in a single family 48-unit subdivision, and \$54,674.50 per unit in a 48-unit multifamily project.

As part of this Housing Element Update, the City has considered all fees incurred by the development community and considered these fees as a potential constraint on housing supply and affordability. The City will provide incentives for the production of affordable housing, including fee deferral and/or waiver (see Housing Program 4). The City has reviewed its fees and considered the fees of neighboring jurisdictions and, in concert with ongoing development and input from development community, has determined that the City's fees are on the upper end of regional development fees and may constrain housing supply or affordability. The City defers its residential PFFP fees until the final building permit, which reduces the up-front costs for developing residential units.

Table 3-10: Development Fees – Single-Family Subdivision, Single-Family Home, Multifamily Development			
Development Type	Single Family Residential (1,600 s.f. unit on 7,000 s.f. lot)	Single Family Subdivision (1,600 s.f. unit on 7,000 s.f. lot)	Multifamily Project (1,000 s.f. unit, 3 acres)
Development Assumptions			
Number of Units	1	48	48
Square Feet per Unit	1,600	1,600	1,000
Total Square Feet	1,600	76,800	48,000
Planning, Building, & Engineering Fees			
Land Development Permit/Site Review	\$0.00	\$608.00	\$939.00
Tentative Subdivision Map	\$0.00	\$5,343.00	\$0.00
Building Permit Fee ¹	\$3,308.50	\$158,808.00	\$118,488.00
Engineering Fee ¹	\$0.00	\$168,797.35	\$118,397.35
<i>Subtotal</i>	<i>\$3,308.50</i>	<i>\$333,556.35</i>	<i>\$237,824.35</i>
Environmental			
ND/MND – Initial Study – Negative Declaration - Staff Prepared	\$0.00	\$2,852.00	\$2,852.00
PFFP & Other City Fees			
Transportation	\$8,872.27	\$425,868.96	\$203,105.80
Water	\$14,385.55	\$690,490.56	\$460,372.80
Wastewater	\$6,067.11	\$291,221.28	\$182,004.50
Storm Drainage	\$3,619.93	\$173,756.64	\$39,796.32
Parks & Recreation	\$20,637.05	\$990,578.40	\$619,145.80
Library	\$674.44	\$32,373.12	\$20,207.52
City Hall	\$1,656.75	\$79,524.00	\$49,693.92
Police Station	\$777.54	\$37,321.92	\$23,437.92
Corporation Yard	\$4,148.06	\$199,106.88	\$113,026.10
General Mitigation	\$12,983.69	\$650,264.64	\$0.00
Garbage	\$1,059.39	\$50,850.72	\$50,850.72 ²
<i>Subtotal</i>	<i>\$75,444.94</i>	<i>\$3,621,357.12</i>	<i>\$1,761,641.00</i>
Outside Agency Fees			
School Fees: Ripon Unified School District	\$8,010.00	\$384,480.00	\$213,600.00
Fire Fees	\$4,254.28	\$204,205.44	\$136,091.04
County Facilities Fees	\$3,622.00	\$173,856.00	\$128,880.00
Regional Transportation Impact Fee (RTIF)	\$4,053.26	\$194,556.48	\$116,733.60
Habitat Mitigation Fee (per acre) ³	\$1,433.10	\$68,788.98	\$26,754.00
<i>Subtotal</i>	<i>\$21,372.64</i>	<i>\$1,025,886.72</i>	<i>\$622,058.64</i>
Total Fees Per Unit	\$100,126.08	\$103,826.09	\$54,674.50
Source: City of Ripon Fee Schedule 2024 (FSA-24), 2024; City of Ripon Planning Department Fee Schedule, 2024.			
Note:			
1. Assumes \$500,000 valuation for single-family unit and \$350,000 valuation for multifamily unit.			
2. Assumes garbage cost for multifamily subdivision is the same as for the single-family subdivision.			
3. Assumes subdivision development occurs on Natural/Agriculture habitat, which is typical of habitat types encountered by large-scale developments in Ripon.			

Development fees throughout San Joaquin County vary widely due to the different needs of individual communities and the different fee programs adopted by local agencies serving the individual communities. Table 3-11 compares the development fees for a single-family unit and multifamily unit in Ripon to San Joaquin County and the cities of Manteca, Escalon, Tracy, and Stockton. It should be noted that the fee estimates from other jurisdictions have been reviewed and refined to be comparable to Ripon's estimates as described in the footnotes for Table 3-11, but may contain a number of different assumptions than those used for

Ripon and may not include all fees a developer would be required to pay, which could significantly increase the estimated total development cost per unit in other jurisdictions. Even accounting for these variations, the City of Ripon's development fees, which include planning, development impact, and outside agency fees, are generally higher than other regional jurisdictions for single family units, which may constrain the development of single family projects, while multifamily fees are within the range of fees in the region. While these fees are necessary to ensure access to services and opportunities for all persons in Ripon, Program 4 in the Housing Plan addresses methods to reduce potential constraints associated with the City's fee schedule.

Table 3-11. Comparison of Development Fees within San Joaquin County		
Jurisdiction	Single-Family Unit Development Fee	Multifamily Unit Development Fee
City of Ripon	\$100,126.08 - \$103,826.09	\$54,674.50
City of Manteca	\$64,653 - \$70,166	\$48,309
City of Escalon ¹	\$74,664	\$60,209
City of Lathrop	\$59,646	\$37,576
City of Tracy ²	\$84,403	\$51,814
City of Stockton	\$68,093	\$33,028

Source: City of Ripon, 2024; City of Manteca, 6th Cycle Housing Element Draft, 2023; City of Escalon, 6th Cycle Housing Element, 2023; City of Tracy, 6th Cycle Housing Element Draft, 2023; City of Stockton, 6th Cycle Housing Element Revised Public Draft, 2023; City of Tracy Citywide Master Fee Schedule, 2023;

¹Comprehensive development fees not identified in Escalon's 6th Cycle Housing Element; fee total only reflected development impact fees (\$40,593 for single family, \$38,696 for multifamily). Fees were estimated based on Escalon's 2023/24 fee schedule, 2022/23 development impact fee schedule, and outside agency fees.

²Fees identified in Tracy's 6th Cycle Housing Element did not include a cumulative total for development impact fees, planning application review, CEQA documentation, subdivision map, engineering, improvement plan, and building permit fees. Fee estimate is based on data provided in Tracy's 6th Cycle Housing Element, including development impact fees (\$73,096.63 per single family and \$43,197.73 per multifamily unit - Figures III-I and III-2), application processing of an average of \$27,500 per project (range of \$15,000 to \$40,000 per unit identified on p. III-25), and CEQA studies of \$35,000 per project (studies range from \$10,000 to \$60,000 per subdivision or apartment complex), plus estimated building permit and engineering fees per unit based on the Citywide Master Fee Schedule).

³Stockton's 6th Cycle Housing Element accounted for planning, building, development impact, and regional fees, but did not include engineering plan check and subdivision map fees. The fee estimate of \$61,725 for a single family unit is increased to reflect the City's subdivision map fees of \$8,387 (\$175 per unit for 48-unit subdivision) and subdivision plan check fees of \$6,193 per unit.

Note: Fees are cited from the City's 5th Cycle Housing Element.

4. TRANSPARENCY

Government Code Section 65940.1 requires the City to make the following available on its website:

- A current schedule of fees, exactions, and affordability requirements applicable to a proposed housing development project, presented in a manner that clearly identifies the fees, exactions, and affordability requirements that apply to each parcel and the fees that apply to each new water and sewer utility connection.
- All zoning ordinances and development standards adopted by the city or county presenting the information, which shall specify the zoning, design, and development standards that apply to each parcel.
- The list(s) that specify in detail the information that will be required from any applicant for a development project, pursuant to Government Code Section 65940.
- The current and five previous annual fee reports or the current and five previous annual financial reports, that were required pursuant to subdivision (b) of Section 66006 and subdivision (d) of Section 66013.
- An archive of impact fee nexus studies, cost of service studies, or equivalent, conducted by that city, county, or special district on or after January 1, 2018.

The City of Ripon provides its fee schedule, development application and permit forms, General Plan, Zoning Map, Municipal Code, and other applicable planning-related documents on its website to assist interested parties in understanding the fees and requirements associated with development of a parcel (or parcels) in the City. To provide financial transparency, the City also provides current budget and rate information, as well as archived annual financial statements and City budgets prepared for the past ten fiscal years.

B. NON-GOVERNMENTAL CONSTRAINTS

Governmental Code Section 65583(a)(5) requires a Housing Element to contain an analysis of potential and actual non-governmental constraints upon the maintenance, improvement, or development of housing for all income levels, including the availability of financing, the price of land, and the cost of construction. The cost parameters of these elements fluctuate significantly in response to a wide variety of local, State, natural, and global economic and social events.

The influence that City government has on these factors is negligible. As regional and State economic conditions change, the demand and supply of affordable housing is impacted. Historically, the cost of housing in general in San Joaquin County, relative to other Northern California's Central Valley counties, has been considered moderate.

1. DEVELOPMENT COSTS

Land Costs

The cost to develop housing is influenced by the cost of the raw land, the cost of holding the land during the development process, and the cost of providing services to meet City standards for development. The cost of raw land is influenced by variables such as scarcity, location, availability of public utilities, zoning, general plan designation, and unique features like trees, water frontage, and adjoining uses. As shown in Table 3-12, a Zillow review of for sale and recently sold lots within Ripon General Plan boundaries indicates that land prices ranged from approximately \$101,010 to \$125,376 per acre for unentitled land of 0.5 or more acres that would require planning entitlements and permit processing prior to development. Smaller infill lots of 5,079 square feet to 8,817 square feet in size range from \$130,000 to \$240,000, with a typical infill lot costing approximately \$185,000.

Table 3-12. Price of Land – For Sale and Recently Sold in Ripon Area				
Address	Sale Price	Sale Date	Lot Size	Price per Acre
120 Maple Avenue	\$130,000	12/18/23	5,079 sq. ft.	\$1,114,944
846 Oak Terrace Court	\$240,000	07/15/21	8,817 sq. ft.	\$1,185,709
23065 S Murphy Road	\$400,000	05/23/22	3.96 acres	\$101,010
1603 N Highland Avenue ¹	\$1,250,000	07/20/23	9.97 acres	\$125,376
Source: www.zillow.com (January 2024)				
Note: 1. This parcel contains a rural residential home and agricultural land. It is zoned for commercial use (C4).				

Cost of Construction

Construction cost is determined primarily by the cost of labor and materials. The relative importance of each is a function of the complexity of the construction job and the desired quality of the finished product. As a result, builders are under constant pressure to complete a job for as low a price as possible while still providing a quality product. This pressure has led (and is still leading) to an emphasis on labor-saving materials and construction techniques.

Homeblue.com provides estimates for the average cost of labor and materials for various levels of construction. In Ripon, the cost to build a house ranges from \$150 to \$340 per square foot (excluding land and site work costs), depending on the grade of construction. Standard grade construction ranges from \$150 to \$210 per square foot. The increased use of prefabricated factory-built or manufactured housing, which is permitted in all residential districts throughout the city (consistent with California State law), may provide for lower-priced housing by reducing construction and labor costs.

Although construction costs are a substantial portion of the overall development cost, they are consistent throughout the region and therefore are not considered a major constraint to housing production in Ripon. Following the COVID-19 pandemic, supply chain issues have increased construction costs, which is anticipated to continue in the near-term.

Construction cost increases, like land cost increases, affect the ability of consumers to pay for housing. Construction cost increases occur due to the cost of materials, labor, and higher government-imposed standards (e.g., energy conservation requirements). The development community is currently producing market rate for-sale housing that is affordable to moderate and above moderate-income households.

Cost and Availability of Financing

Financing is critical to the housing market. Developers require construction financing and buyers require permanent financing. The two principal ways in which financing can serve as a constraint to new residential development are the availability and cost of construction financing and the availability and cost of permanent financing.

- If financing is not easily available, then more equity may be required for developing new projects and fewer homebuyers can purchase homes, since higher down payments are required.
- Higher construction period interest rates for developers result in higher development costs. For homebuyers, higher interest rates translate into higher mortgage payments (for the same loan amount), and therefore reduce the purchasing power of homebuyers.

Homebuyer Financing

On January 4, 2024, the reported average rate for a 30-year mortgage was 6.62% (Freddie Mac, 2024). For homebuyers, it is necessary to pay a higher down payment than in the recent past, and demonstrate credit worthiness and adequate incomes, so that loan applications meet standard underwriting criteria. While adherence to strict underwriting criteria was not required during the early and mid-2000's, the return to stricter standards is consistent with loan standards prior to 2001.

2. MARKET CONDITIONS

Most developers respond to market conditions, both in the project design in terms of density and unit sizes, and in terms of the timing between receiving entitlements and applying for building permits.

Building Permit Timing

Typically, single-family home developers apply for the first building permits for a subdivision upon receipt of a grading permit. For simple projects or projects that must remain static in their design, building permits may be processed concurrently with grading plan reviews. Building permits typically take approximately 4 weeks for small-scale projects and projects with production homes, and for more complex projects, may take 8 to 12 weeks, assuming 2-3 plan checks. Building permits can be issued in as few as 30 days if there are no corrections, but this is not always the case for residential subdivisions or multifamily projects.

Building activity increased during the 5th Cycle and it is anticipated that builders will continue to be quick to request building permits if the current residential demand and stronger housing market continues. It has been observed that speculative projects (projects that request entitlements but are not owned by a developer) often take longer to request building permits following project approval. This is due, in part, to the need for the owner of the project to find a buyer for the entitled land or assemble funding and financing to make the development feasible.

On average, building permits for recently developed or permitted projects have taken 25 months from project approval to building permit issuance. The time frame has been slightly longer for single family developments, averaging 31 months from approval to building permit while multifamily projects have averaged 18 months from approval to building permit.

Table 3-13. Building Permit Timing and Densities					
Project / Address	Project Description	Zoning/Permitted Density	Project Density	Entitlement Approved	Building Permit Issued
Entitled					
The Vineyards/S15-03	133 single family lots on 26.4 acres. Existing orchard demolished as part of project.	R3 / 11	5.0	6/10/2016	100% complete Building permits: 2/15/2018- 12/18/2019
Alexandra Place/S15-01	19 single family lots on 4.79 acres. Existing home retained as part of project;	R1 / 5	4.0	7/16/2015	100% complete Building permits: 3/17/2018 – 1/14/2021

	agricultural uses converted to urban.				
Cornerstone II	55 single family lots on 19.5 acres. Existing home and outbuildings removed prior to project.	R1U / 7	2.8	6/8/2013	100% complete Building permits: (4/4/2015 – 8/17/2016)
Silverstone	30 single family lots on 7.62 acres. 3 existing homes retained and incorporated into project. Existing barns and outbuildings demolished to accommodate project.	R1 / 5	3.9	10/13/2015	100% complete Building permits: (11/7/2016 – 3/30/2017)
Luxe Ripon (II)	112 multifamily units on 5.4 acres and 3.5 acres of commercial uses. Existing home, barn, and outbuildings removed as part of project and agricultural uses were converted to urban residential uses.	R4U – 22 du/ac	20.8	3/8/2016	Multifamily 100% complete Building permits: 9/11/2018
Luxe Ripon	55 multifamily units on 3.4 acre. Existing home and orchard demolished as part of project.	R4 – 16 du/ac ¹	16.1	6/8/2010	Multifamily 100% complete Building permits: 1/27/2014 – 6/6/2016
Approved					
122 N. Elm Townhomes	3-unit affordable townhome project on 0.16 acres. Vacant lot.	R4 – 18 du/ac ¹	18.75		
Gilbert Drive Townhomes	16 rental townhomes on 0.94 acres	MU / No max. density	17.0	1/16/2023	None requested.
Terraces at Bethany UP21-70	82 multifamily units on 2.73 acres. Four existing structures (dental office, doctors office, private school house, and storage buildings) are demolished as part of the project	C1 / No max. density	30.0	7/18/2022	2/6/2023
Cottages at Acacia & Pine SR22-73	3 townhomes and ADU on 0.40 acre parcel with existing single family home	R3 / 11	12.5	11/14/2022	Project is in plan check. Permits anticipated in mid-2024.
Meadowood Subdivision	88 single family lots on 13.0 acres. Two existing homes, barn, stable, riding arena, and various outbuildings demolished to accommodate project.	R3 / 11	6.8	7/12/2018	Not yet requested.
Pereira Subdivision	47 single family lots on 14.1 acres (3.05 parcel annexed with the project is not part of the subdivision).	R1-U / 7	3.3	3/10/2020	Not yet requested.

	Existing single family home will be demolished.				
¹ Title 16 text amendments approved in 2016 increased the maximum units per acre from 16 (which was the standard at the time of the Luxe Ripon approval) to 18 (the standard for the 122 N. Elm Townhomes) for the R4 district and from 22 (the standard at the time of Luxe Ripon II) to 28 for the R4U district Source: City of Ripon APRs, 2019-2021; City of Ripon, 2023					

Approved and Built Densities

As discussed previously, the General Plan and Development Code regulate the residential densities for each land use and zoning designation. Future development must be consistent with the allowed densities anticipated by the City's General Plan, Specific Plans, and Development Code. However, while the City's regulations identify minimum and maximum densities that may be developed in the City, individual developers may opt to build at the lower, mid-range, or higher end of allowed densities. If developers choose to develop at the lower end of allowed residential densities, this could result in significantly fewer units at full buildout of the City and result in an overall lower contribution to the City's RHNA. In recent years, developments in Ripon have occurred at a range of densities, including densities below the maximum permitted densities as well as projects that have exceeded maximum permitted densities, as shown in Table 3-13 and Table 3-14. Based on project type, multifamily projects developed in the past decade averaged 22.4 units per acre. Multifamily projects recently approved or built in the R4 and R4U designations averaged 99.8% of maximum permitted density. Recently built or approved single family projects in the R1, R1A, R1C, R1U, and R1UC zones averaged 61% of maximum densities, with projects in the R3 zone averaging 63% of maximum density. Maximum densities in Ripon are not an obstacle to development, as demonstrated by the majority of projects requesting entitlements at or below permitted densities and by projects in nonresidential zones with no maximum density requesting densities similar to projects in the residential zones.

Table 3-14: Multifamily Developments – Built Densities					
Address	Units	Year Built	Zoning - Maximum Density	Acreage	Built Density
Terraces at Bethany Home	82	Under construction	C1 – No Maximum	2.7	30.4
Luxe Ripon 1663 North Ripon Road	112	2018	R4U – 28 du/ac	5.4	20.8
Luxe Ripon 1641 N. Ripon Road	55	2015	R4 – 16 du/ac	3.4	16.1
Villagio Apartments 550 Sandy Ln	46	2008	R4U/PD - 22 du/ac	2.4	18.9
Bethany Home Senior Apartments 930 W. Main St	94	2006/2007	R4 – 16 du/ac	7.8	12.1
Bethany Home Senior Town Square 1443 W Main St	79	2006/2007	R3 – 13 du/ac	7.3	10.8
Robert Ave Senior Apartments 450 Robert Ave	36	2000	R1 – 7 du/ac	3.0	12.0
Winters Glen 145 Robert Ave	66	1991	R4 – 16 du/ac	3.5	18.6
Almond Blossom 1550 W Main St	42	1984	R4 – 16 du/ac	2.4	17.5
Jacktone Village 222 S Jack Tone Rd	28	1986	C1 – No maximum	1.0	28.0
Almond Queen Apartments 1480 W Main St	12	1985	R4 – 16 du/ac	0.5	25.7

Table 3-14: Multifamily Developments – Built Densities					
Address	Units	Year Built	Zoning – Maximum Density	Acreage	Built Density
Apartments 127 N. Locust Ave	10	1984	C3/NA	0.3	31.2
Apartments 410 Pine Street	10	1984	R4 – 16 du/ac	0.3	29.7

3. AFFORDABLE HOUSING DEVELOPMENT CONSTRAINTS

In addition to the constraints to market rate housing development discussed above, affordable housing projects face additional constraints. While there is a range of sites available for potential affordable housing projects, as well as projects that focus on special needs populations, there is very little financial assistance for the development of affordable housing.

Multiple funding sources are needed to construct an affordable housing project, since substantial subsidies are required to make the units affordable to extremely low, very low, and low-income households. It is not unusual to see five or more financing sources required to make a project financially feasible. Each of these sources may have different requirements and application deadlines, and some sources may require that the project has already successfully secured financing commitments. Since financing is so critical and is also generally competitive, organizations and agencies that provide funding often can effectively dictate the type and sizes of projects. Thus, in some years senior housing may be favored by financing programs, while in other years family housing may be preferred. Target income levels can also vary from year to year.

This situation has worsened in recent years with State requirements for housing increasing significantly, with only modest changes in funding. Further, limited amounts of housing funds are available, and the process to obtain funds is extremely competitive. Tax credits, often a fundamental source of funds for affordable housing, are no longer selling on a 1:1 basis. In other words, once a project has received authorization to sell a specified amount of tax credits to equity investors, the investors are no longer purchasing the credits at face value, but are purchasing them at a discount (tax credits are not worth as much to investors if their incomes have dropped.)

C. PUBLIC FACILITIES AND INFRASTRUCTURE

The City requires that developers complete certain minimum site improvements in conjunction with new housing development. Water, sewer, drainage, police, fire, parks, schools, and transportation will require improvements in capacity to treat and distribute water, to treat sewage, to handle run-off, and to provide sufficient space and capacity for public safety, recreation, education, and movement of people and goods. Required improvements include the construction of streets, curbs, gutters, and sidewalks and, where necessary, the installation of water mains, fire hydrants, sewer mains, storm drainage mains, and street lights. These standards are typical of many communities and do not adversely affect the provision of affordable housing in Ripon. However, whenever a developer advances the costs for improvements not located on the development project, which may be required as a condition of such development project, the developer shall be entitled to reimbursement for that part of the required improvement which contains supplemental size, capacity, number, or length for the benefit of property not within the development project. In each case, the cost of expansion most likely will be financed through development fees, exactions, assessment districts, or some combination of these.

Site Improvements

Site improvements are an important component of new development and include water, sewer, circulation, and other infrastructure improvements needed to make development feasible. Ripon requires the payment of fees for the provision of off-site extensions of water, sewer, storm drain systems, roads, and other public infrastructure improvements or construction.

Requiring developers to construct site improvements and/or pay fees toward other infrastructure costs, the provision of public services, and needed utility systems increases the cost of housing; however, it is a necessary cost of development that ensures residential development is properly served with services and facilities. The cost of constructing frontage improvements is passed

on to the developer as a result of limited public resources due in part to the passage of Proposition 13 in 1978, which significantly compromised a jurisdiction's ability to raise property taxes to finance infrastructure and public improvements.

Development of most sites within the City limits would consist of single-parcel, infill developments and can take advantage of existing roadways, utilities, and other improvements that serve the sites. This reduces the total cost to developers who are developing infill projects. When a project, such as a large-scale subdivision on previously undeveloped land, is accepted, frontage improvements would likely include, but not be limited to:

- Construction of streets, curbs, gutters, and sidewalks;
- Installation of water, sewer, and storm drain facilities;
- On-site drainage and compliance with National Pollutant Discharge Elimination Requirements;
- Parkland dedication requirements or fees;
- Installation of necessary utilities and dedication of utility easements; and
- Landscaping improvements.

While these improvements are necessary to ensure that new housing meets the local jurisdiction's development goals, the cost of these requirements represents a significant share of the cost of producing housing on previously undeveloped land.

Roadway System

The Ripon General Plan depicts the City's roadway system, which is based around a conventional suburban hierarchy of streets. The top of the hierarchy consists of freeways, expressways, and arterial streets that carry high volumes of traffic, while the bottom consists of low-volume local streets intended to provide access to adjacent properties. The City's improvement standards for typical residential streets provide for a 74-foot right-of way that includes a 6-foot sidewalk, 11-foot parkway, and 20-foot travel lane on each side of the street. Within a residential subdivision, the standard cul-de-sac right-of-way is 60 feet, which includes two 20-foot travel lanes, each adjoined by a drive-over curb and a 6-foot attached sidewalk.

Water Service

The City of Ripon provides potable water service to residents and businesses within its City limits. Groundwater is the source of potable water supply. Several industries and schools have wells on their own property for irrigation and industrial use, but these supplies are separate from the City's system. A separate system sources non-potable water from non-potable City wells and surface water from the South San Joaquin Irrigation District (SSJID) supplement the City's non-potable water supply. The City's non-potable water can be used for irrigation and other suitable uses.

In 2022, the City's drinking water originated from six groundwater wells. Two of the wells are located on the south side of Highway 99 and four are located on the north side of Highway 99. These wells connect to aquifers located approximately 125 to 500 feet below ground level. The aquifers are replenished by rainfall, the Stanislaus River, and agricultural irrigation water. Water is pumped from the wells directly into the City's water distribution system. The maximum pumping capacity from the six wells is approximately 7,250 gallons per minute (gpm). The City also has two elevated storage tanks with a combined storage capacity of 4 million gallons that are capable of providing an additional 10,000 gpm to support peak demand or fire-fighting needs.

According to the 2015 Urban Water Management Plan (UWMP), the City will be able to serve 100 percent of projected potable water demands within its service in normal, single-dry, and multiple-dry years through the UWMP planning horizon. To supply future demands, the City will continue to use its existing water supplies, continue conservation efforts, and develop additional sources of potable and non-potable water. The City plans to construct additional future infrastructure (wells and/or water tanks) concurrent with population growth and financed through the City's water department. New residential development would provide on-site water improvements and pay PFFP fees to provide for off-site improvements, such as supply lines and major distribution lines.

The City's 6th Cycle RHNA of 1,424 units would yield a population of approximately 4,059 (based 2016-2020 ACS data's average household size of 2.85 persons, as indicated previously in the Housing Needs Assessment), which would increase the total population in the City to approximately 20,072 (based on a 2020 population of 16,013 per U.S. Census data). The RHNA falls within the service area projections of the UWMP. In addition, water facilities and infrastructure are reported to be in good operating

condition, and according to the 2015 UWMP, groundwater quality issues do not currently pose a threat to the City's water reliability. Therefore, it is determined that the City has enough water capacity to meet the 2023-2031 RHNA.

Sewage Disposal System

The City of Ripon provides wastewater collection and treatment for residents and businesses within its City limits. The City owns, operates, and maintains the sanitary sewer collection system that conveys wastewater to the City of Ripon Wastewater Treatment Plant (WWTP). The Diamond Pet Food Company operates its own wastewater treatment facility independent of the City's system. The wastewater collection system for residential and commercial users consists of gravity sewers, pumping stations, and force mains. According to the 2018 Municipal Services Review, the WWTP processes approximately 1.0 million gallons per day (MGD) and is permitted for wastewater disposal flows of 1.8 MGD. From a physical standpoint, the current maximum treatment capacity of the WWTP is 1.5 MGD; with additional mechanical aeration upgrades, the maximum treatment capacity could be increased up to approximately 2.3 MGD. Expansion of the necessary wastewater infrastructure, including potential expansion of the WWTP, is planned to occur concurrently with population growth and would be financed through PFFP fees collected from residential and non-residential development. During the 5th Cycle, the City improved its percolation ponds to ensure adequate capacity continues to be available for planned growth.

The City's WWTP has met and expects to continue to meet annual wastewater collection and treatment demand in compliance with the Central Valley Regional Water Quality Control Board's Waste Discharge Requirements. As previously stated, the City's RHNA of 1,424 units would yield a population of approximately 4,059, resulting in a total population of approximately 20,072. Based on the wastewater generation rate of approximately 64 gallons per capita identified in the 2018 Municipal Services Review, the WWTP could accommodate capacity for flows of approximately 1.3 MGD of wastewater. Therefore, it is determined that the City's wastewater collection and treatment system has capacity to meet the 2023-2031 RHNA.

Storm Drainage System

As a small jurisdiction, storm water discharge in Ripon, including the amount of discharge and measures to ensure water quality meets State standards, is addressed through the State Water Resources Control Board Phase II Small MS4 Permit - the Small MS4 General Permit WQ Order 2013-0001-DWQ, as amended, for the National Pollutant Discharge Elimination System (NPDES) General Permit No. CAS000004 and Waste Discharge Requirements (WDRs) for Storm Water Discharges from Small Municipal Separate Storm Sewer Systems (MS4s) (General Permit). The Phase II MS4 NPDES General Permit requires the City to maintain a program to ensure that sediment and other pollutants from construction activities do not flow into the City's storm water system, and, subsequently, impact local receiving waters.

Ripon's stormwater drainage system is managed by the City's Public Works Department. Ripon has four systems to dispose of storm water runoff. Storm water from the older part of the City in the industrial area south of State Route 99 flows into the industrial sewage lines. Another portion is pumped out into South San Joaquin Irrigation District lines and canals. The largest portion of the storm drainage flows by gravity through seven outfall/discharge points into the Stanislaus River. A regional detention pond is included in the North Pointe project area north of State Route 99 near Jack Tone Road.

As development occurs within the City, gutters, alleys, catch basins, trunk lines, retention basins, pump stations, and surface infrastructure will continue to collect and convey storm runoff to the Stanislaus River and storm drainage basins. The City will continue to require new development in growth areas in the City to develop storm drains and improvements to comply with the State Water Board's Construction General Permit, which requires preparation and implementation of a Storm Water Pollution and Prevention Plan (SWPPP), collect and convey runoff to storm basins and outfalls and to pay PFFP fees for system-wide improvements to ensure adequate storm drainage facilities and capacity.

Dry Utilities - Electric, Gas, and Telecommunications

Dry utilities are those that transmit energy, data, and telecommunication services. Pacific Gas & Electric (PG&E) is the primary supplier of natural gas and electricity in Ripon. Modesto Irrigation District also provides electricity service. Telecommunications services are provided to the City by a variety of providers, including Spectrum, Frontier, AT&T, and Verizon. The dry utilities providers serving the City have capacity in their transmission, generation, and distribution systems to serve the City and have planned to accommodate growth. No capacity issues are known that would result in the dry utility providers inability to serve the RHNA growth.

D. ENVIRONMENTAL CONSTRAINTS AND PARCEL CHARACTERISTICS

Environmental and land use constraints affecting residential development in Ripon include geologic and seismic conditions, habitat conservation, flooding, and hazardous materials. Apart from the larger issues discussed below, there are no known site-specific environmental constraints that would substantially impact development on the identified Housing Opportunity Sites.

GEOLOGY

The San Joaquin Valley is located in the central portion of the Great Valley Geomorphic Province. The Great Valley, also known as the Central Valley, is a topographically flat, northwest-trending, structural trough (or basin) about 50 miles wide and 450 miles long. It is bordered by the Tehachapi Mountains on the south, the Klamath Mountains on the north, the Sierra Nevada on the east, and the Coast Ranges on the west.

Seismic hazards include both rupture (surface and subsurface) along active faults and ground shaking, which can occur over wider areas. Ground shaking, produced by various tectonic phenomena, is the principal source of seismic hazards in areas devoid of active faults. All areas of the state are subject to some level of seismic ground shaking.

According to the California Geological Survey's Probabilistic Seismic Hazard Assessment Program, San Joaquin County is considered to be within an area that is predicted to have a 10 percent probability that a seismic event would produce horizontal ground shaking of 10 to 20 percent within a 50-year period.

The California Geological Survey identifies potential seismic sources within eight miles of the City. The closest known faults classified as active by the California Geological Survey include the Vernalis fault, located approximately 8 miles to the west of Ripon, and the San Joaquin fault, located approximately 15 miles to the southwest of Ripon. Other faults that could potentially affect Ripon include the Corral Hollow-Carnegie fault, the Greenville fault, the Antioch fault, and the Los Positas fault.

New buildings and significant rehabilitation of existing buildings in Ripon are constructed in accordance with the standards established by the California Building Standards Code to prevent loss of life as a result of an earthquake. The City of Ripon could also be subject to major earthquakes along currently inactive or unrecognized faults. In order to minimize potential damage to the buildings and site improvements associated with geologic hazards, including seismic activity, all construction in California is required to be designed in accordance with the latest seismic design standards of the California Building Code. The California Building Code, Title 24, Part 2, Chapter 16 addresses structural design and Chapter 18 addresses soils and foundations. Collectively, these requirements, which are enforced by the City, include design standards and requirements that are intended to minimize impacts to structures in seismically active areas of California. Section 1613 specifically provides structural design standards for earthquake loads. Section 1803.5.11 and 1803.5.12 provide requirements for geotechnical investigations for structures assigned varying Seismic Design Categories in accordance with Section 1613. Design in accordance with these standards and policies is typical in Ripon and addresses risks associated with seismic activity.

FLOODING

The City is subject to flooding problems along the natural creeks and drainages that traverse the area. The primary flood hazard is the Stanislaus River and its tributaries. The 100-year flood plain is largely confined to the southwestern portion of the City limits and sphere of influence (SOI), as shown in Figure 3-1.

Both State policy and recently enacted State legislation (Senate Bill [SB] 5) call for 200-year (0.5% annual chance) flood protection to be the minimum level of protection for urban and urbanizing areas in the Central Valley. SB 5 requires that the 200-year protection be consistent with criteria used or developed by the Department of Water Resources. SB 5 requires all urban and urbanizing areas in the Sacramento and San Joaquin Valleys to achieve 200-year flood protection in order to approve development.

None of the sites included in the City's inventory of residential sites are located within the 100-year floodplain or other special flood hazard area. Development on the City's inventory of residential sites will not require any special measures to address flood control, since flooding hazards are minimal. The City has prepared a Storm Water Management Plan that addresses storm drainage collection, detention/retention, and pumping to minimize any impacts associated with storm events.

HABITAT CONSERVATION

The San Joaquin County Multi-Species Habitat Conservation and Open Space Plan (SJMSCP) provides a strategy for balancing the need to conserve Open Space and the need to Convert Open Space to non-Open Space uses while protecting the region's agricultural economy; preserving landowner property rights; providing for the long-term management of plant, fish and wildlife species, especially those that are currently listed, or may be listed in the future, under the Federal Endangered Species Act (ESA) or the CESA; providing and maintaining multiple-use Open Spaces which contribute to the quality of life of the residents of San Joaquin County; and accommodating a growing population while minimizing costs to Project Proponents and society at large.

San Joaquin County's past and future (2001-2051) growth has affected and will continue to affect 97 special status plant, fish and wildlife species in 52 vegetative communities scattered throughout San Joaquin County's 1,400+ square miles and 900,000+ acres, which include 43 percent of the Sacramento-San Joaquin Delta's Primary Zone. The SJMSCP, in accordance with ESA Section 10(a)(1)(B) and CESA Section 2081(b) Incidental Take Permits, provides compensation for the Conversion of Open Space to non-Open Space uses which affect the plant, fish and wildlife species covered by the Plan, hereinafter referred to as "SJMSCP Covered Species". In addition, the SJMSCP provides some compensation to offset the impacts of open space land conversions on non-wildlife related resources such as recreation, agriculture, scenic values and other beneficial Open Space uses.

The SJMSCP is administered by a Joint Powers Authority consisting of members of the San Joaquin County Council of Governments (SJCOG), the CDFW, and the USFWS. Development project applicants are given the option of participating in the SJMSCP as a way to streamline compliance with required local, State and federal laws regarding biological resources, and typically avoid having to approach each agency independently. According to the SJMSCP, adoption and implementation by local planning jurisdictions provides full compensation and mitigation for impacts to plants, fish and wildlife. Adoption and implementation of the SJMSCP also secures compliance pursuant to the state and federal laws such as CEQA, the National Environmental Policy Act (NEPA), the Planning and Zoning Law, the State Subdivision Map Act, the Porter-Cologne Act and the Cortese-Knox Act in regard to species covered under the SJMSCP.

Applicants pay mitigation fees on a per-acre basis, as established by the Joint Powers Authority according to the measures needed to mitigate impacts to the various habitat and biological resources. Different types of land require different levels of mitigation; i.e., one category requires that one acre of a similar land type be preserved for each acre developed, while another type requires that two acres be preserved for each acre developed. The entire County is mapped according to these categories so that land owners, project proponents and project reviewers are easily aware of the applicable SJMSCP fees for the proposed development.

The appropriate fees are collected by the City and remitted to SJCOG for administration. SJCOG uses the funds to preserve open space land of comparable types throughout the County, often coordinating with other private or public land trusts to purchase conservation easements or buy land outright for preservation. Development occurring on land that has been classified under the SJMSCP as "no-pay" would not be required to pay a fee. This category usually refers to already urbanized land and infill development areas. Although the fees are automatically adjusted on an annual basis, based on the construction cost index, they often cannot keep pace with the rapidly rising land prices in the Central Valley.

HAZARDOUS MATERIALS

A hazardous material is a substance or combination of substances which, because of its quantity, concentration, or physical, chemical, or infectious characteristics, may either (1) cause or significantly contribute to an increase in mortality or an increase in serious, irreversible, or incapacitating irreversible illness; or (2) pose a substantial present or potential hazard to human health and safety, or the environment when improperly treated, stored, transported, or disposed of. Hazardous materials are mainly present because of industries involving chemical byproducts from manufacturing, petrochemicals, and hazardous building materials.

Senate Bill 1082 was enacted in 1993 and required the establishment of a unified hazardous waste and hazardous materials management program, resulting in Cal EPA's United Program, which consolidates the actions of DTSC, the SWRCB, the RWQCB's, OES, and the State Fire Marshall. DTSC oversees the implementation of the hazardous waste generator and onsite treatment program, one of six environmental programs at the local level, through Certified Unified Program Agencies (CUPAs). CUPAs have

authority to enforce regulations, conduct inspections, administer penalties, and hold hearings. San Joaquin County implements the CUPA that has enforcement authority over the City of Ripon.

Hazardous waste programs are managed and implemented locally through the County of San Joaquin CUPA. The County hosts a variety of hazardous waste collection events throughout the County in an effort to deter improper disposal of hazardous wastes. Household Hazardous Waste (HHW) Collection Facilities receive hazardous waste that comes from homes and, in some cases, from small business hazardous waste generators. Household wastes include pesticides, batteries, old paint, solvents, used oil, antifreeze, and other chemicals that should not go into a regular municipal landfill.

The California Department of Toxic Substances Control (DTSC) maintains the *Envirostor Data Management System*, which provides information on hazardous waste facilities (both permitted and corrective action) as well as any available site cleanup information. There are seven locations within Ripon that are listed in the Envirostor database, consisting of two school investigation sites with no action required, two evaluation sites referred to other agencies, one Resource Conservation and Recovery Act (RCRA) site that is closed, one historical site that is referred to other agencies, and one voluntary cleanup site that is active. The only voluntary cleanup site is the Terraces at Bethany Residential Development; DTSC has completed its review of the project and determined that no further action is needed.

GeoTracker is the California Water Resources Control Board's data management system for managing sites that impact groundwater, especially those that require groundwater cleanup (Underground Storage Tanks, Department of Defense, Site Cleanup Program) as well as permitted facilities such as operating USTs and land disposal sites. There are 20 locations within Ripon that are listed in the GeoTracker database for Leaking Underground Storage Tanks (LUST). All of the locations have undergone LUST cleanup and the State has closed all cases.

There are no open Envirostor, GeoTracker, or other known hazardous materials sites in the City that would affect development of residential uses on the sites discussed in Chapter 4.

AGRICULTURAL AND OPEN SPACE EASEMENTS

Protected lands, including those protected by conservation easements as shown in the California Protected Areas Database (CPAD), California Conservation Easements Database (CCED), and in County Assessor data (Williamson Act contract) were reviewed as part of the development of the inventory of sites. None of the sites included in the inventory have agricultural, open space, or other known easements or restrictions that would constrain their development. Figure 3-1 identifies farmland and open space easements in and around the City; none of these easements are located on sites identified to accommodate the City's housing needs in Chapter 4.

AIRPORT COMPATIBILITY

There are no airports in the vicinity of Ripon that have any safety zones or other zones that limit development.

WILDFIRE

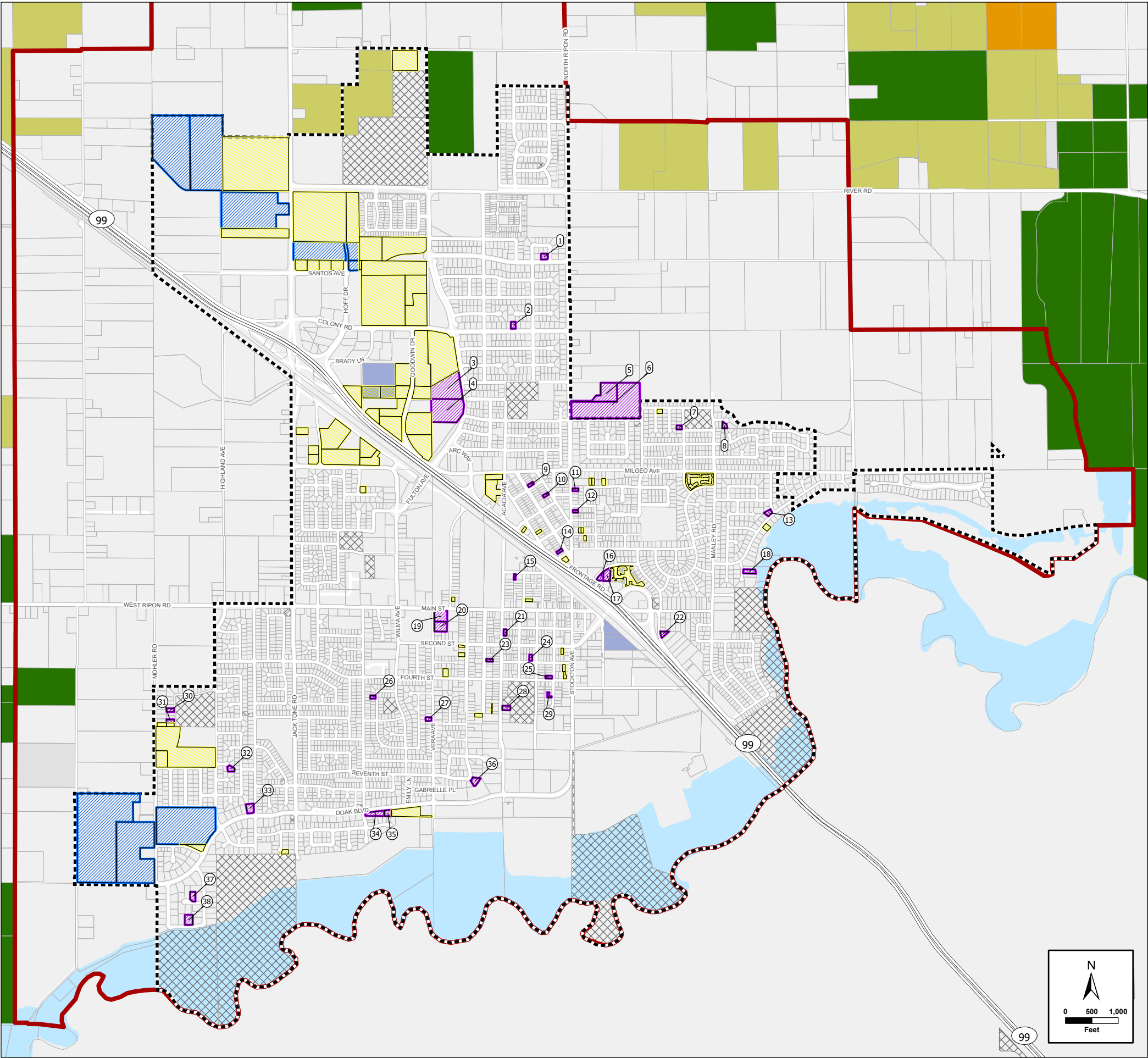
The State's Fire Safe Regulations are set forth in Public Resources Code Section 4290. CalFire identifies Moderate, High, and Very High Fire Hazard Severity Zones within State Responsibility Area and Very High Fire Hazard Severity Zones identified within Local Responsibility Areas. The Fire Hazard Severity Zone maps are used by the State Fire Marshall as a basis for the adoption of applicable building code standards. There are no Fire Hazard Severity Zones in or adjacent to Ripon.

PARCEL CHARACTERISTICS

The parcels have been reviewed to identify site-specific characteristics that may constrain development. Sites with irregular shapes, such as long narrow parcels or irregularly shaped parcels, that are not conducive to development were removed from consideration and are not included in the inventory. Similarly, sites with known restrictions or easements that would reduce development potential of the site were removed from the inventory. There are no known unique parcel-specific characteristics that would constrain development of the sites identified in the inventory of sites.

Summary. Environmental constraints affecting residential development in Ripon include geologic and seismic conditions, habitat conservation, and flooding. There are no known site-specific environmental, land use, or physical constraints that would substantially impact development or reduce capacity of the sites included in the inventory. While the above-described constraints are typical of development in Ripon and the region, none of the available sites for housing described in this section are anticipated to be subject to constraints that would impede the development of the property at the allowed zoning densities. No additional programs are necessary to address environmental, easements, or physical constraints.

Figure 3-1
Site Inventory - Constraints



- Legend**
- Vacant
 - Underutilized
 - Projects
 - Ripon City Limits
 - Ripon SOI
 - CPAD Sites
 - GeoTracker Sites
 - 100-Year Flood Zone
- Williamson Act Parcels**
- Farmland Security Zone
 - Prime
 - Non-prime
 - Nonrenewal

Label	Project_ID	Label	Project_ID
1	Accessory Dwelling Unit	20	Terraces at Bethany
2	Accessory Dwelling Unit	21	Accessory Dwelling Unit
3	Meadowood Subdivision	22	Accessory Dwelling Unit
4	Meadowood Subdivision	23	Accessory Dwelling Unit
5	Pereira Subdivision	24	Accessory Dwelling Unit
6	Pereira Subdivision	25	Accessory Dwelling Unit
7	Single Family Unit	26	Accessory Dwelling Unit
8	Single Family Unit	27	Accessory Dwelling Unit
9	Single Family Unit	28	Accessory Dwelling Unit
10	Accessory Dwelling Unit	29	Accessory Dwelling Unit
11	Accessory Dwelling Unit	30	Accessory Dwelling Unit
12	Accessory Dwelling Unit	31	Accessory Dwelling Unit
13	Accessory Dwelling Unit	32	Accessory Dwelling Unit
14	Accessory Dwelling Unit	33	Accessory Dwelling Unit
15	Accessory Dwelling Unit	34	Single Family Unit
16	Gilbert Drive Townhomes	35	Single Family Unit
17	Gilbert Drive Townhomes	36	Single Family Unit
18	Single Family Unit	37	Single Family Unit
19	Terraces at Bethany	38	Single Family Unit

4. INVENTORY OF RESIDENTIAL SITES AND HOUSING RESOURCES

This section of the Housing Element describes resources available for housing development, rehabilitation, and preservation in Ripon. Resources include land designated for housing development, financial resources to assist with the development, rehabilitation, and preservation of housing, and resources for energy conservation.

A. AVAILABILITY OF SITES FOR HOUSING

Housing element law requires an inventory of land suitable for residential development (Government Code Section 65583(a)(3)). An important purpose of this inventory is to determine whether a jurisdiction has allocated sufficient land for the development of housing to meet the jurisdiction's share of the regional housing need, including housing to accommodate the needs of all household income levels.

This section documents the availability of sites for future residential development and the adequacy of these sites to accommodate Ripon's 6th Cycle RHNA. In addition to assessing the quantity of land available to accommodate the City's total housing needs, this section also considers the availability of sites to accommodate a variety of housing types suitable for households with a range of income levels and housing needs. Ripon will fulfill its share of regional housing needs using a combination of the methods below, as further described in this section:

- Residential projects with development entitlements with occupancy post June 30, 2022
- Sites with zoning in place
 - Vacant and underutilized sites with a proposed project
 - Vacant residential sites and underutilized sites with zoning in place (UR, R1, R1A, R1C, R1U, R1UC, R3, R4, and R4U)
 - Vacant mixed use sites with zoning in place (MU and C2)
 - Projected accessory dwelling units

Table 4-1 summarizes the residential unit potential from the above methods and provides a comparison with Ripon's RHNA and inventory parcels are shown on Figures 4-1 and 4-2. Parcel-specific site inventories are included in Appendix A. As shown in Table 4-1, Ripon has a total realistic capacity for 2,067 units, based on its inventory of vacant sites, approved projects, and pending projects. There is capacity to accommodate the RHNA at all income levels.

Sites identified to accommodate Ripon's housing needs, including sites zoned for residential uses, sites zoned for mixed uses, and sites with approved projects, are shown in Figures 3-1 (Site Inventory – Constraints), 4-1 (Site Inventory – Zoning), and Figure 4-2 (Site Inventory – Aerial).

Table 4-1: Comparison of RHNA to Inventory of Sites, Approved Projects, and ADUs					
Category	Very Low	Low	Moderate	Above Moderate	Total
2023-2031 RHNA (Table 2-49)	347	218	255	604	1,424
Approved Projects					
Approved Projects with occupancy post June 30, 2023	0	2	27	230	257
Vacant Sites by Zoning District					
R1	0	0	0	7	7
R1A	0	0	0	4	4
R1C	0	0	0	13	14
R1U	0	0	0	13	13
R1UC	0	0	0	4	4
R3	0	0	177	0	177
R4U	305	202	4	0	525
MU	40	28	11	21	99
C2	0	0	33	33	66
Subtotal Vacant Sites	346	230	225	151	965
Underutilized Sites by General Plan / Zoning District					
R1E	0	0	0	38	38
R4U	0	0	0	0	0
UR	0	0	0	86	86
MU*	15	10	132	517	673
Subtotal Underutilized Sites	15	10	132	641	797
Accessory Dwelling Units					
ADUs	8	8	16	48	80
Total Inventory Capacity (Inventory, plus Approved Projects, plus ADUs)					
TOTAL CAPACITY	367	248	398	1,064	2,087
Shortfall	0	0	0	0	0
Excess Capacity*	20	30	143	460	663
<i>*Underutilized sites provide excess capacity and increase housing choice; these underutilized sites are not necessary to accommodate the RHNA</i>					

Approved Projects with Entitlements

The City has 13 projects with development entitlements that will have permits and/or occupancy post June 30, 2023 and will contribute towards addressing its 6th Cycle RHNA, as described below. The projects are described in Table 4-2 and shown in Figures 4-1 and 4-2. The approved projects are either under construction or require issuance of building permits, timing of which is at the developer's discretion. Where other entitlements or approvals are required, those are described in Table 4-2 below. All approved projects are under construction or anticipated to be under construction during the 6th Cycle.

Table 4-2: Approved Projects

Project/Location	APN	Description	Zoning	Status	Remaining Entitlement(s)/ Timing	VL	L	M	AM
Terraces at Bethany/UP21-70	25918017 25918016	82 multifamily units and 82 parking spaces in a three-story building on 2.73 acres with four existing structures (medical offices and school buildings). Units include 3 studio, 46 1-bedroom, and 33 2-bedroom units, ranging from 475 to 1,250 s.f. in size. Senior facility offers meal plans (up to 45 meals per month) and housekeeping.	C1	Approved	Conditional Use Permit, Planned Unit Overlay District, and Lot Merger Approval - PC Recommendation: 7/18/2022 CC Approval: 8/9/2022 Building Permits Issued: 2/6/2023 No remaining entitlements. Project under construction.	0	0	8	74
Cottages at Acacia & Pine SR22-73/ 230 N. Acacia Ave	25906050	Three two-story attached townhomes and an ADU on a 0.40-acre parcel with an existing single-family home.	R3	Approved	<u>Major Site Plan Permit: Approved 11/14/2022</u> Tentative map: not required Final map: not required Building permits: Currently in plan check	0	0	0	4
Meadowood Subdivision DA17-02 / S17-02 980 Warren Road, 1050 Warren Road, a portion of 1001 Warren Road	261-650-24 and 261-02-44	Subdivide 13.0 acres into 88 residential lots	R3	Approved	PC Recommend Approval: October 16, 2017 City Council approval: 7/12/2018 Final Parcel Map: not recorded yet Building Permits: not requested yet Note: Property owner sold entitled project to Lennar Homes. Should be under construction in spring of 2025.	0	2	6	80
Pereira Subdivision/ 22898 and 22874 S. N. Ripon Road	261-210-08 261-210-09	Annexation and tentative subdivision map to develop 47 single family lots on 17.19 acres on with two existing residences. One residence to be demolished; other residence to remain. Project is located in SOI.	R1-U	Approved	PC Recommend Approval: 2/18/2020 Approved: City Council 3/10/2020 Annexation: 12/21/23 Final Map: not recorded yet Project has been sold to a builder construction anticipated to begin in spring of 2025.	0	0	4	43

Table 4-2: Approved Projects

Project/Location	APN	Description	Zoning	Status	Remaining Entitlement(s)/ Timing	VL	L	M	AM
122 N. Elm Townhomes	259-070-10	3-unit townhome project on 0.16-acre vacant lot.	R4	Proposed	City-initiated project. Anticipate PC/CC hearings by mid-2025 and building permit issuance in 2025/2026.	0	0	3	0
1066 Palm Avenue	259-670-35	1 single-family unit	R1L	Approved	Building permit issued on 2/14/2023 Finaled on 4/18/24	0	0	0	1
1865 Davidson Court	257-440-16	1 single-family unit	R1E	Approved	Building permit issued on 2/2/2023 Under Construction	0	0	0	1
1101 Azalea Street	261-430-10	1 single-family unit	R1A	Approved	Building permit issued on 2/21/2023 Under Construction	0	0	0	1
1861 Riverview Circle	257-440-24	1 single-family unit	R1E	Approved	Building permit issued on 3/27/2023 Finaled on 5/7/24	0	0	0	1
702 Ripona Avenue	261-090-06	1 single-family unit	R1UC	Approved	Building permit issued on 3/28/2023 Under Construction	0	0	0	1
311 Third Street	259-300-18	1 accessory dwelling unit	R1UC	Approved	Building permit issued on 5/24/2023. Finaled on 10/26/23	0	0	1	0
846 Oak Terrace Court	261-500-07	1 single-family unit	R1A	Approved	Building permit issued on 8/14/2023. Under Construction.	0	0	0	1
1772 Cheryl Court	257-370-12	1 accessory dwelling unit	R1A	Approved	Building permit issued.	0	0	1	0
683 Kelcie Drive	257-450-09	1 accessory dwelling unit	R1A	Approved	Building permit issued.	0	0	0	1
645 Kelcie Drive	257-450-12	1 accessory dwelling unit	R1A	Approved	Building permit issued.	0	0	0	1
684 S. Mohler Road	257-450-28	1 accessory dwelling unit	R1C	Approved	Building permit issued. ADU was finaled in 2022	0	0	0	1
422 Pine Street	259-060-66	1 accessory dwelling unit	R3	Approved	Building permit issued. ADU was finaled in 2022	0	0	0	1
1173 Vera Avenue	259-110-12	3-lot parcel map. Existing single family unit.	R1C	Approved	Building permit not yet requested.	0	0	0	1
1196 Doak Boulevard	259-110-17	1 single-family unit	R1C	Approved	Building permit issued. Finaled on 1/4/2024	0	0	0	1
1226 Doak Boulevard	259-110-18	1 single-family unit	R1C	Approved	Building permit issued.	0	0	0	1
715 Vera Avenue	259-160-10	1 accessory dwelling unit	R1	Approved	Building permit issued.	0	0	0	1
338 Orange Avenue	259-260-38	1 accessory dwelling unit	R1UC	Approved	Building permit issued. ADU finaled in 2023	0	0	0	1
436 First Street	259-272-01	1 accessory dwelling unit	R1UC	Approved	Building permit issued. ADU finaled in 2024	0	0	0	1

Table 4-2: Approved Projects									
Project/Location	APN	Description	Zoning	Status	Remaining Entitlement(s)/ Timing	VL	L	M	AM
320 Second Street	259-300-15	1 accessory dwelling unit	R1UC	Approved	Building permit issued.	0	0	0	1
211 Third Street	259-300-28	1 accessory dwelling unit	R1UC	Proposed	Building permit under review.	0	0	0	1
435 S. Walnut Avenue	259-310-05	1 accessory dwelling unit	R1UC	Approved	Building permit issued. ADU finalized in 2023	0	0	0	1
533 S. Walnut Avenue	259-320-17	1 accessory dwelling unit	R1UC	Approved	Building permit issued. ADU finalized in 2023	0	0	0	1
605 S. Walnut Avenue	259-320-30	1 accessory dwelling unit	R1UC	Approved	Building permit issued. ADU finalized in 2024	0	0	0	1
642 S. Acacia Avenue	259-320-37	1 accessory dwelling unit	R1	Approved	Building permit issued. ADU finalized in 2022	0	0	1	0
727 Ridge Avenue	261-090-14	1 accessory dwelling unit	R1UC	Approved	Building permit issued. ADU finalized in 2022	0	0	1	0
409 Ripona Avenue	261-110-22	1 accessory dwelling unit	R1UC	Approved	Building permit issued. ADU finalized in 2023	0	0	0	1
622 N. Stockton Avenue	261-130-32	1 accessory dwelling unit	R1UC	Approved	Building permit issued. ADU finalized in 2023	0	0	1	0
233 S. Parallel Avenue	261-150-35	1 accessory dwelling unit	R1UC	Approved	Building permit issued.	0	0	0	1
750 N. Stockton Avenue	261-190-02	1 accessory dwelling unit	R1	Approved	Building permit issued.	0	0	0	1
820 N. Stockton Avenue	261-200-02	4-lot parcel map. Existing single family unit.	UR	Approved	Building permit not yet requested.	0	0	0	3
601 E. Milgeo Road	261-340-48	1 accessory dwelling unit	R1	Approved	Building permit issued.	0	0	0	1
308 Aster Court	261-350-39	Single Family Unit	R1A	Approved	Building permit issued.	0	0	0	1
299 W. Colony Road	261-700-210-000	1 accessory dwelling unit	R1C	Approved	Building permit issued. ADU finalized on 7/2/24	0	0	1	0
TOTAL						0	2	27	230

AFFORDABILITY AND REALISTIC CAPACITY

Affordability

To evaluate the adequacy of the inventory of sites to address the affordability levels established by the RHNA, State law (Government Code Section 65583.2(c)(3)) provides for the use of “default densities” to assess affordability. Based on its population and location in San Joaquin County, the City of Ripon falls within the default density of 20 units per acre for providing sites affordable to very low and low income households.

Sites suitable for very low and low income households are sites zoned to accommodate multifamily units and permit densities of at least 20 units per acre and are from 0.5 to 10 acres in size. These sites are zoned R4U and MU. Sites adequate to accommodate lower income households were assumed to have 60% very low and 40% low income units. Sites anticipated to accommodate very low and low income units are identified in Appendix A.

Sites suitable for moderate income households can be provided at 10 or more units per acre, on R3 and R4 sites as well as R4U and MU sites that were not within the 0.5 to 10 acre size criteria for lower income sites, and as a portion (10%) of market-rate multifamily units (consistent with a 2022 rent study of recently constructed multifamily units).

The City has used these default density thresholds as a guide in allocating its sites inventory by income category, as presented in Table 4-1 and detailed by site in Appendix A.

Realistic Capacity

As discussed in Chapter 3, the City’s development standards accommodate development at 100% of permitted densities. As shown in Tables 3-13 and 3-14, approved and proposed multifamily projects in the City tend to be at the upper end of the permitted density range, while single family projects have a broader range of densities. Sites zoned for residential uses are assumed to develop at the following levels of capacity based on development trends in the City:

- R1, R1A, R1C, R1E, R1UC - 61%
- R3 – 63%
- R4/R4U – 80% (this is a conservative estimate given that development trends discussed in Chapter 3 show average development at 99.8% of maximum allowed densities in these districts)
- In-fill R1, R1A, R1U, R1C, and R1UC sites, including parcels in existing subdivisions, were assumed to develop with one unit per lot

Realistic capacity was calculated based on historic development trends in the City, at amounts consistent with trends shown in Table 3-13 for projects on sites designated R1, R1A, R1C, R1E, R1U, R1UC, R3, R4, and R4U. While the City does not have a maximum density assigned to the MU zone, mixed use sites are assumed to develop at the 40% of the maximum density identified for multifamily sites in the North Pointe Specific Plan to ensure that the projected densities are realistic – this is lower than the densities seen in typical multifamily projects in the City and is used as a conservative estimate of density. The use of 40% of realistic capacity also recognizes that a portion of the MU sites may develop with nonresidential uses, to ensure that the estimate of units for MU sites is at the lower end of units anticipated to occur. It is also noted that multifamily development in the City has occurred on sites designated for mixed uses and nonresidential uses (MU, C1, and C3 zones) as shown in Tables 3-13 and 3-14.

As discussed in Chapter 3, sites in the inventory do not include significant constraints, such as streams, slopes, floodplain, or other site-specific hazards or limitations that would require a further reduction in realistic capacity.

The City’s capacity to accommodate new residential development exceeds the minimum RHNA required within each income category, which will help offset any sites that may be developed with fewer units or at less affordable levels than assumed in the inventory of residential sites.

Mixed Use Sites

Residential development, particularly multifamily, has historically occurred in zones designated for mixed use and nonresidential uses. As shown in Tables 3-13 and 3-14, recently multifamily projects in the City have been developed in the MU, C1, and C3 zones. In order to be conservative regarding the extent to which residential development would occur on sites zoned for mixed use and nonresidential uses, the City elected to only include a limited number of sites zoned MU in the inventory and to not identify C1 and C3 sites. The development assumptions anticipate that 40% of the MU sites would develop with residential uses, which is a conservative estimate. There is the potential for additional development, as the MU sites are permitted to develop with 100% residential uses, as well as additional capacity on the C1 and C3 sites.

Non-vacant Sites

As part of the preparation of the inventory of sites to accommodate residential development, summarized in Table 4-1, shown on Figures 4-1 and 4-2, and detailed in Appendix A, the City reviewed existing uses on non-vacant sites with potential to either be reused for residential purposes or to accommodate increased residential uses.

Given the City's rural and agricultural heritage, much of the City's developing and growth areas include a range of uses, including existing residences, business, and/or agricultural uses. As the City grows and develops, these smaller-scale and agricultural uses have been replaced or intensified with urban uses, including single family and multifamily development.

As part of the effort to identify sites most appropriate and likely to accommodate residential growth during the 6th Cycle, the City has conducted a thorough review of potential sites and identified sites with the highest potential to be redeveloped or intensified with residential uses. For the very low- and low-income RHNA, the effort focused on identifying sites of a minimum of 0.5 acres and that can accommodate development at 20 or more units per acre, consistent with the State's default density of 20 units/acre assumed to be adequate to accommodate very low- and low-income units.

Non-vacant sites included in the inventory are limited to: 1) sites larger than 5 acres with one or two existing residential units, which have significant capacity for development and are consistent with other residential sites developed with more intensive subdivision or multifamily uses, and 2) sites with existing agricultural uses, which represent a trend of converting agricultural uses to residential uses within the City limits and is consistent with the planned development for these sites and historical development trends of non-vacant sites as shown in Table 3-13.

Incentives for Residential Development

Program 4 of the Housing Plan provides for assistance to affordable housing developers, including regular coordination and outreach to ensure affordable housing and special needs housing developers are aware of the City's inventory of sites and additional residential and mixed use opportunities and to identify the City's incentives, including priority processing, support with procuring funding, and concessions and incentives. Program 4 also addresses funding for affordable housing and deferral of fees for affordable or special needs housing. Program 5 provides for priority water and sewer service for development with lower income units. Program 7 continues the City's participation in programs that provide assistance to first time homebuyers. The City further incentivizes with its downpayment assistance for lower and moderate income housing through its BMR Plus program, which will continue to be implemented through Program 13 and will be revised to include additional flexibility as well as fee deferrals for lower income BMR units.

ACCESSORY DWELLING UNITS

From 2021 through 2023, 30 ADUs were permitted (7 in 2021, 17 in 2022, and 6 in 2023), averaging 10 ADUs annually. It is anticipated that ADU production will continue at a pace comparable to, or higher than, the average of the prior 3 years during the 6th Cycle, with an annual average of at least 10 ADUs anticipated to assist in meeting the RHNA. The City did not track affordability of ADUs during the 5th Cycle. While all ADUs were assumed to be above moderate income in the City's Annual Performance Reports, it is anticipated that a portion of ADUs are serving lower and moderate income households, similar to what has been seen with ADUs throughout the State. Due to the lack of local data for the 5th Cycle ADUs, it is conservatively assumed that 40% of ADUs will be affordable to very low (10%), low (10%), and moderate (20%) income households, and the remaining 60% of ADUs will be affordable to above moderate income households. Program 9: Accessory Dwelling Units and Junior Accessory Dwelling Units in the Housing Plan includes measures to promote ADUs, including an ADU Streamlining Guide, and requires the

City to track affordability of ADUs, which will ensure accurate reporting of 6th Cycle progress and will assist the City in assuming affordability of ADUs for the 7th Cycle.

B. INCENTIVES AND FINANCIAL RESOURCES FOR HOUSING DEVELOPMENT, REHABILITATION, AND PRESERVATION

With respect to landowners and developers seeking to provide housing or retain affordable housing in Ripon, a variety of Federal, State, and local resources are available to help fund affordable housing and reduce financing constraints on housing development, as shown in Table 4-3.

Table 4-3. Financial Resources		
Program Name	Description	Eligible Activities
1. Federal Programs		
Community Development Block Grant (CDBG)	Grant program funded through HUD on a formula basis for entitlement communities. The City of Ripon is an entitlement community and participates in the San Joaquin County Consortium to receive CDBG entitlement funds directly from HUD. CDBG funds may be used for housing rehabilitation and community development, including public facilities and economic development.	- Acquisition - Rehabilitation - Homebuyer Assistance - Economic Development - Homeless Assistance - Public Services
HOME	HOME funds awarded annually as formula grants to participating jurisdictions. Ripon, with the other cities and San Joaquin County, participate in the County-administered HOME program. HOME funds can be used for grants, direct loans, loan guarantees, or other forms of credit enhancement or rental assistance or security deposits.	- Acquisition - Rehabilitation - Homebuyer Assistance - Rental Assistance
Housing Choice Voucher Program	Rental assistance payments from HACP to owners of private market rate units on behalf of very low income tenants. The Housing Choice Voucher Program includes vouchers issued to individual households as well as project-based vouchers issued to a developer to preserve a specified number of units in a project for lower income residents.	- Rental Assistance - Homebuyer Assistance
Low Income Housing Tax Credits (LIHTC)	Tax credits are available to persons and corporations that invest in low income rental housing. Proceeds from the sales are typically used to create housing.	- New Construction - Acquisition - Rehabilitation
Mortgage Credit Certificate (MCC) Program	Income tax credits available to first-time homebuyers to buy new or existing single-family housing. San Joaquin County implements this program countywide.	- Homebuyer Assistance
Section 202	Grants through HUD to non-profit developers of supportive housing for the elderly.	- New Construction - Acquisition - Rehabilitation
Section 203(k)	HUD provides long-term, low interest loans at fixed rates to finance acquisition and rehabilitation of eligible properties.	- Acquisition - Rehabilitation - Relocation of Unit - Refinance Existing Debt

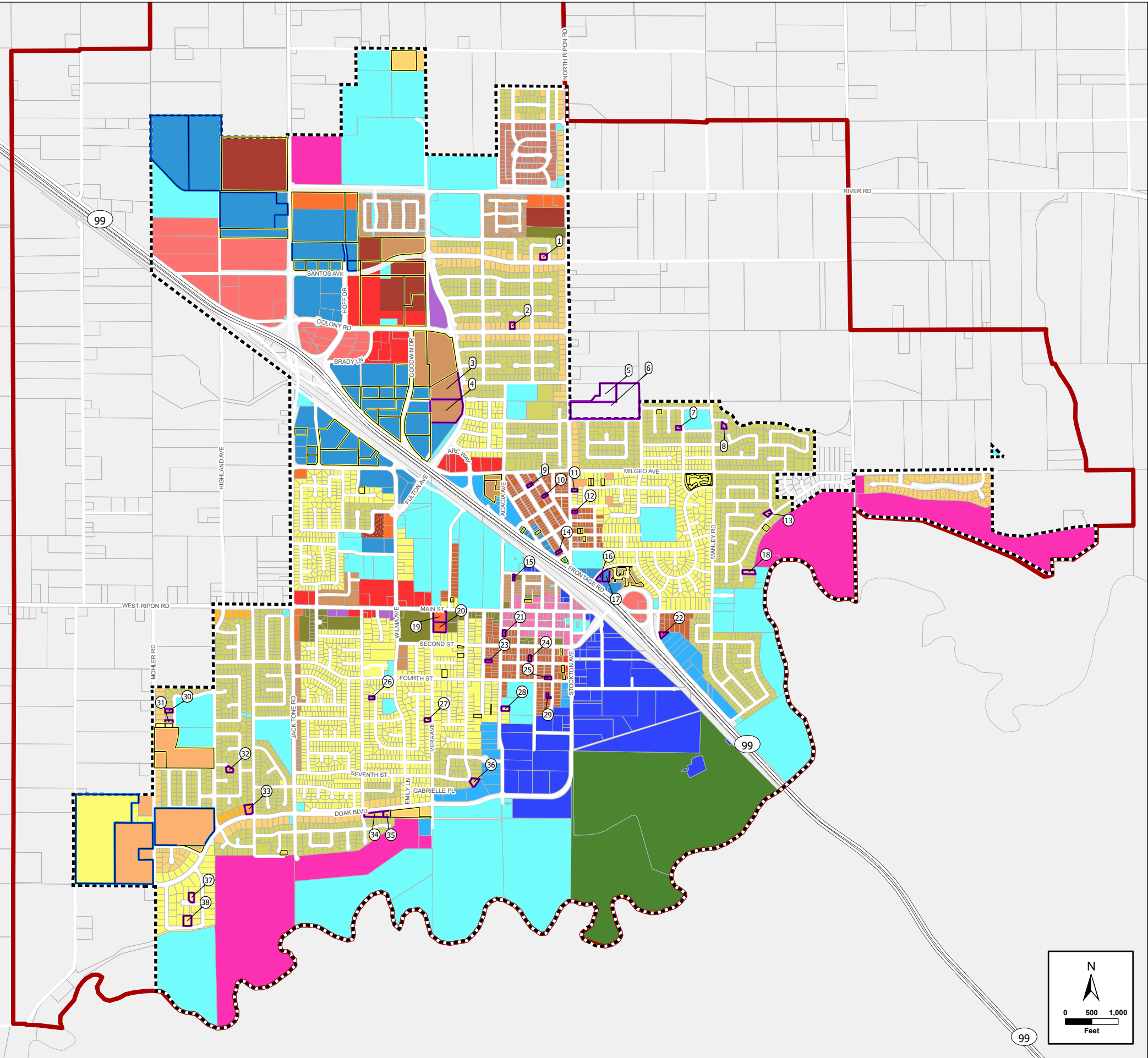
Table 4-3. Financial Resources

Program Name	Description	Eligible Activities
Section 811	Grants through HUD to non-profit developers of supportive housing for persons with disabilities, including group homes, independent living facilities and intermediate care facilities.	- New Construction - Acquisition - Rehabilitation - Rental Assistance
2. State Programs		
Affordable Housing and Sustainable Communities	Funding for housing, transportation, and land preservation projects that support infill and compact development in proximity to transit to reduce greenhouse gas (GHG) emissions.	
Affordable Housing Partnership Program (AHPP)	Provides lower interest rate CHFA loans to homebuyers who receive local secondary financing.	- Homebuyer Assistance
CalHOME	Provides grants to local governments and non-profit agencies for local homebuyer assistance and owner-occupied rehabilitation programs and new home development projects. Will finance the acquisition, rehabilitation, and replacement of manufactured homes.	- New Construction - Rehabilitation - Homebuyer Assistance
California Housing Assistance Program	Provides 3% silent second loans in conjunction with 97% CHFA first loans to give eligible buyers 100% financing.	- Homebuyer Assistance
California Self-Help Housing Program (CSHHP)	Provides grants for administration of mutual self-help housing projects.	- New Construction - Home Buyer Assistance
Emergency Housing and Assistance Program (EHAP)	Provides grants to support emergency housing.	- Shelters and Transitional Housing
Emergency Solutions Grants Program	Grants awarded to non-profit organizations for shelter support services.	- Support Services - Emergency shelter - Transitional housing - Homeless prevention - Permanent housing
Joe Serna Jr. Farmworker Housing Grant	Grants and loans for development or rehabilitation of rental and owner-occupied housing for agricultural workers with priority for lower-income households.	- New Construction - Rehabilitation
Multifamily Housing Program (MHP)	Provides low interest loans to developers of permanent and transitional rental housing. Funds may be used for new construction, rehabilitation, or acquisition and rehabilitation of permanent or transitional rental housing, and the conversion of nonresidential structures to rental housing.	- New Construction - Rehabilitation - Preservation
Project Homekey	Provides grants to local entities to acquire and rehabilitate a variety of housing types – such as hotels, motels, vacant apartment buildings, and residential care facilities – in order to serve people experiencing homelessness.	- Acquisition - Rehabilitation

Table 4-3. Financial Resources

Program Name	Description	Eligible Activities
3. Local Programs		
Below Market Rate Housing Plus	Adopted in 2016, the Below Market Rate Plus program provides a 3.5% down-payment assistance for qualified buyers for purchasing eligible BMR plus homes at a price not exceeding the upper FHA lending limits for San Joaquin County. The down payment assistance is considered a loan and is repaid to the City pursuant to the City's Affordable Housing Program requirements. When the market value of the home exceeds the upper FHA lending limit, the City requires an equity recapture agreement.	- Homeownership, new construction and existing, through financial assistance
Housing Rehabilitation program	Low-interest rehabilitation loans to lower income households. Loan funds may be used for various improvements, but are required to fall under the category of health and safety, property maintenance, functional obsolescence, energy efficiency, or removal of architectural barriers for the disabled. Common repairs permitted under this loan program include, but are not limited to: new roofs and gutters; electrical and plumbing upgrades; and installation of ramps and grab bars.	- Rehabilitation - Energy Efficiency - Accessibility
Rental, Mortgage and Utility Assistance Program	Assists residents that have experienced financial hardship due to COVID-19. Program is managed by Shelter Inc.	- Rental assistance - Mortgage Assistance - Utility Assistance
4. Private Resources/Financing Programs		
Federal National Mortgage Association (Fannie Mae)	Fixed rate mortgages issued by private mortgage insurers.	- Homebuyer Assistance
	Mortgages that fund the purchase and rehabilitation of a home.	- Homebuyer Assistance - Rehabilitation
	Low down-payment mortgages for single-family homes in underserved low income and minority cities.	- Homebuyer Assistance
Freddie Mac HomeOne	Provides down-payment assistance to first-time homebuyers and second mortgages that include a rehabilitation loan.	- Homebuyer Assistance
San Joaquin Valley Impact Investment Fund	Fund invests in organizations that increase access to capital, build capacity, and deliver services that foster health and prosperity for San Joaquin Valley communities. Focus areas include affordable and supportive housing.	- Provision of affordable and supportive housing

Figure 4-1
Site Inventory - Zoning



Legend

Vacant
Underutilized
Projects
Ripon City Limits
Ripon SOI

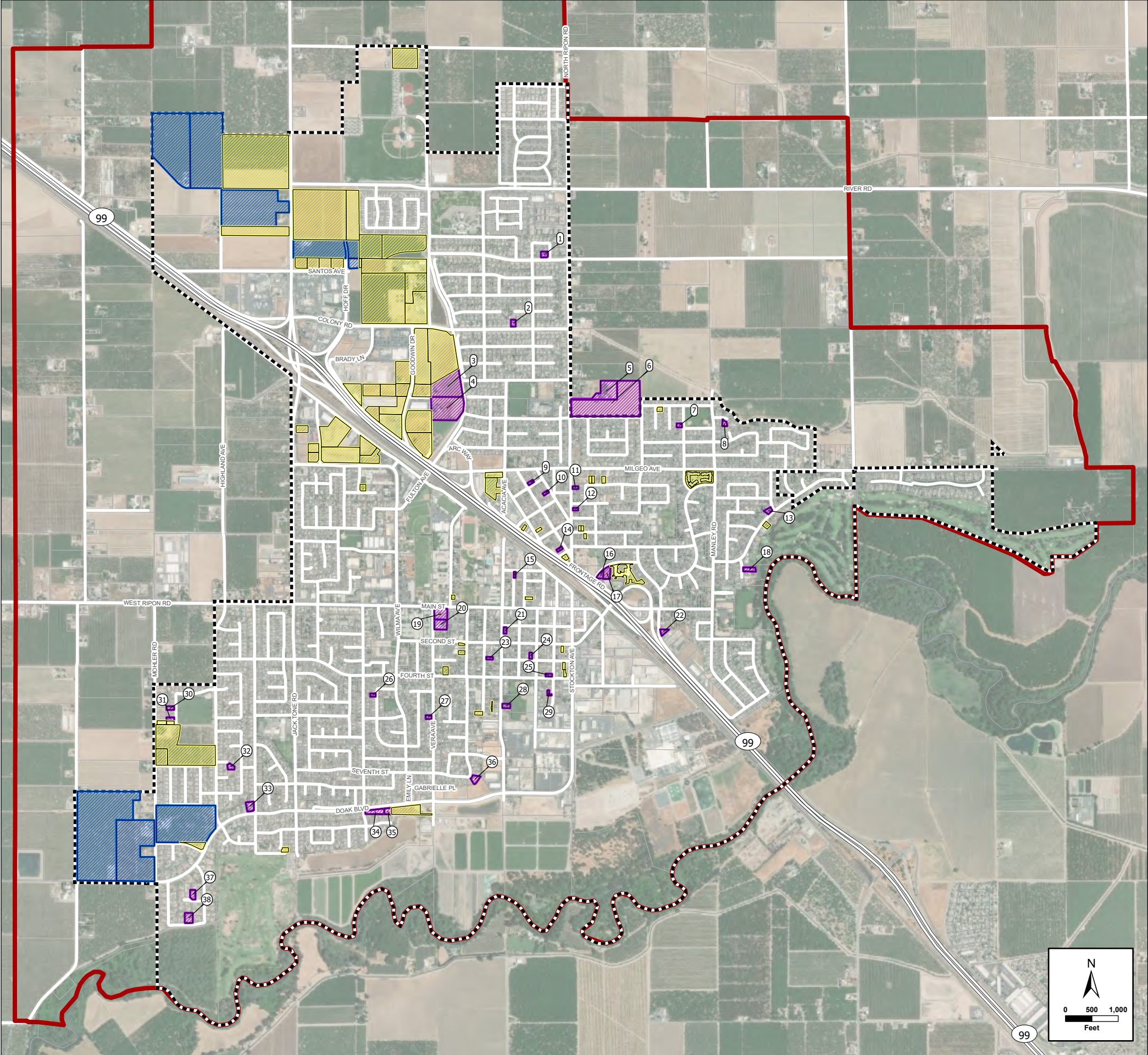
City of Ripon Zoning

R1E
R1C
R1C/PD
R1A
R1L
R1
R1UC
R1U
R2
R3
R3/PD
R4
R4U
R4U/PD
C1
C2
C3
C4
C5
PO
M1
M2
MU
UR
PS
RC

Label	Project_ID	Label	Project_ID
1	Accessory Dwelling Unit	20	Terraces at Bethany
2	Accessory Dwelling Unit	21	Accessory Dwelling Unit
3	Meadowood Subdivision	22	Accessory Dwelling Unit
4	Meadowood Subdivision	23	Accessory Dwelling Unit
5	Pereira Subdivision	24	Accessory Dwelling Unit
6	Pereira Subdivision	25	Accessory Dwelling Unit
7	Single Family Unit	26	Accessory Dwelling Unit
8	Single Family Unit	27	Accessory Dwelling Unit
9	Single Family Unit	28	Accessory Dwelling Unit
10	Accessory Dwelling Unit	29	Accessory Dwelling Unit
11	Accessory Dwelling Unit	30	Accessory Dwelling Unit
12	Accessory Dwelling Unit	31	Accessory Dwelling Unit
13	Accessory Dwelling Unit	32	Accessory Dwelling Unit
14	Accessory Dwelling Unit	33	Accessory Dwelling Unit
15	Accessory Dwelling Unit	34	Single Family Unit
16	Gilbert Drive Townhomes	35	Single Family Unit
17	Gilbert Drive Townhomes	36	Single Family Unit
18	Single Family Unit	37	Single Family Unit
19	Terraces at Bethany	38	Single Family Unit

Sources: San Joaquin County GIS; City of Ripon. Map date: March 4, 2024

Figure 4-2
Site Inventory - Aerial



Legend

- Vacant
- Underutilized
- Projects
- Ripon City Limits
- Ripon SOI

Label	Project_ID	Label	Project_ID
1	Accessory Dwelling Unit	20	Terraces at Bethany
2	Accessory Dwelling Unit	21	Accessory Dwelling Unit
3	Meadowood Subdivision	22	Accessory Dwelling Unit
4	Meadowood Subdivision	23	Accessory Dwelling Unit
5	Pereira Subdivision	24	Accessory Dwelling Unit
6	Pereira Subdivision	25	Accessory Dwelling Unit
7	Single Family Unit	26	Accessory Dwelling Unit
8	Single Family Unit	27	Accessory Dwelling Unit
9	Single Family Unit	28	Accessory Dwelling Unit
10	Accessory Dwelling Unit	29	Accessory Dwelling Unit
11	Accessory Dwelling Unit	30	Accessory Dwelling Unit
12	Accessory Dwelling Unit	31	Accessory Dwelling Unit
13	Accessory Dwelling Unit	32	Accessory Dwelling Unit
14	Accessory Dwelling Unit	33	Accessory Dwelling Unit
15	Accessory Dwelling Unit	34	Single Family Unit
16	Gilbert Drive Townhomes	35	Single Family Unit
17	Gilbert Drive Townhomes	36	Single Family Unit
18	Single Family Unit	37	Single Family Unit
19	Terraces at Bethany	38	Single Family Unit

Sources: San Joaquin County GIS; City of Ripon. Map date: March 4, 2024

5. AFFIRMATIVELY FURTHERING FAIR HOUSING ANALYSIS

All Housing Elements due on or after January 1, 2021 must contain an Assessment of Fair Housing (AFH) consistent with the core elements of the analysis required by the federal Affirmatively Further Fair Housing Final Rule of July 16, 2015. Under State law, affirmatively further fair housing means “taking meaningful actions, in addition to combatting discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics”. These characteristics can include, but are not limited to, race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability.

The AFFH analysis must contain the following:

- A. Outreach
- B. Assessment of Fair Housing
- C. Site Inventory
- D. Identification and Prioritization of Contributing Factors
- E. Goals and Actions

While this section provides a focused analysis of fair housing issues in Ripon, several other sections of the Housing Element address the issue and are included in this section by reference.

A. OUTREACH

The City of Ripon deeply values the role of public participation in the planning process and has worked diligently to engage all members of the Ripon community, including non-English speakers and those typically underrepresented in the planning process. This summary highlights those steps taken as part of the Housing Element Update.

1. PROJECT WEBPAGE

The City of Ripon’s Planning Department web page serves as the main conduit of information for individuals who can access material online. The project website is regularly updated to reflect ongoing community input opportunities, advertise draft work products, and answer commonly asked questions. The web page includes the following information:

- Upcoming meeting information
- Project timeline
- Contact/sign-up information
- Links to other relevant resources

2. ANNOUNCEMENTS

The City utilized a variety of methods to advertise the project, engage the community, and solicit input on the Housing Element. These efforts are summarized herein to demonstrate the City’s meaningful commitment to community collaboration. The City prepared and implemented the following general advertisements:

- Emails to interested individuals
- Workshop flyers and draft document notices in English and Spanish
- Social media posts
- Emails to stakeholders requesting involvement and providing flyers and outreach information in English and Spanish

3. WORKSHOPS, POP-UP, AND PUBLIC HEARINGS

Housing Workshops

As part of the community outreach, two Housing Workshops were conducted to educate the community about housing issues and opportunities facing Ripon and to gather input on housing-related topics. The workshops were held on March 5th and 6th, 2024.

The Housing Workshops included an overview describing Housing Elements and why they are important, existing conditions in Ripon, and the City's Housing Element Update process. Workshop participants were given the opportunity to ask questions throughout the workshop and were also asked to respond to a series of questions regarding housing needs and priorities. Workshop participants included local residents. Workshop participants had questions regarding accommodating the City's housing needs, potential housing sites, and the City's responsibilities to produce the RHNA units.

Draft Housing Element Public Review and Open House

The Draft Housing Element was made available for public review from July 17, 2024 through August 16, 2024. The City hosted a stakeholder meeting and held two community workshops to receive comments on the Draft Housing Element. Public input on the Housing Element provided at the meetings included a number of questions regarding housing requirements and the approach to accommodating development. Questions and input at the meetings addressed how the RHNA was allocated, the City's responsibilities to implement the RHNA and assist with the development of housing, the City's performance during the 5th Cycle, and how housing needs, including for special needs populations, were determined. As a result of the outreach for the meetings, the City received additional responses to the Housing Needs and Priorities Survey; the survey response data is updated in the following section.

As a result of the workshops on the Draft Housing Element, the City received input from Valley Mountain Regional Center regarding needs of persons with a developmental disability. This information has been incorporated into the discussion of Special Needs Populations, Persons with Developmental Disabilities, in Chapter 2.

The City received one written comment on the Housing Element from Martin and Kerry Harris. The comment requested that drainage impacts to the Stanislaus River as well as associated high channel flow volume impacts to the San Joaquin River and other downgradient properties be considered, including in relation to Policies A4, B3, and B8, Programs 1, 3, and 11, the City's storm drainage system. In relation to water usage and storage, the commenter requested that the City consider identifying open space properties to collect and storm water or excess SSJID underutilized irrigation delivery and tail water. The commenter also noted that in relation to the City's water, including water service, and to best manage storm water and other downstream releases, the Lathrop City River Islands total water management plan appears to be an appropriate local model to follow. The comments are noted. The City addresses stormwater retention, discharge, and treatment through compliance with the California Water Resources Control Board Phase II Small MS4 Permit, which applies to smaller jurisdictions, and through the State Water Board's Construction General Permit SWPPP requirements. The Storm Drainage System discussion in Section C of Chapter 3 has been updated to describe these State requirements.

4. HOUSING NEEDS AND PRIORITIES SURVEY

The City hosted an online Housing Element survey which was initially available from February 28th through March 30th, 2024. The survey was available in English and Spanish. The City extended the survey period through the Draft Housing Element Public Review to promote additional comments and input regarding local housing issues. The surveys asked for input on the community's housing priorities and strategies to address Ripon's future housing growth needs. A total of 46 individuals, whom are all residents of Ripon, responded to the survey, which focused on issues of home maintenance, affordability, home type, living conditions and homelessness. A summary of the key survey results is provided below, with the complete results included in Appendix B.

The following housing characteristics and needs were identified by respondents to the Housing Needs and Priorities Survey (totals may not add to 100% for each bullet point due to rounding):

- 93% of respondents own their home, 7% rent
- 96% of respondents live in a single family home, 1% live in a duplex or attached home, 3% live in multifamily housing
- 78% of respondents indicated their home is in sound (very good to excellent) condition, 13% indicated their home needs minor maintenance, 4% indicated their home needs moderate rehabilitation, 4% indicated their home needs substantial repairs or upgrades, and none of the respondents reported that their homes were structurally unsound or unfit for habitation
- 85% of respondents are very satisfied with their current housing situation, while 9% are somewhat satisfied, 3% are somewhat dissatisfied, and 1% are dissatisfied

- 43% of respondents are families with children under 18, 30% are couples (no children), 13% are single person households, 6% are multi-generational households, 1% are single parents with children under 18, and 6% are other household types, including several households with adult children at home
- 10% of respondents indicated they wished to own a home in Ripon, but could not find a home within their target price range, do not have the financial resources for a down payment or for monthly mortgage payments, or could not find a home that suits their quality standards;
- Housing types identified as most needed in Ripon include medium to large single family homes (45%), small single family (33%), duplex, triplex, and fourplex (11%), townhomes or condominiums (17%), multifamily homes (11%), co-housing (2%), and ADUs (5%)
- Top housing priorities include:
 - Ensuring that children who grow up in Ripon can afford to live here
 - Housing affordable to working families
 - Rehabilitating existing housing
 - Providing housing to meet Ripon's social and economic needs, including both existing and future residents, as well as employers
 - Promoting sustainable, efficient, and fire-safe housing to address safety, energy, and climate change impacts, and
- The top three populations identified as in need of additional housing types or dedicated policies or programs to assist them in accessing housing in Ripon are:
 - Seniors
 - Persons with a disability
 - Single parent households
- 73% of respondents identify as White, 14% as Hispanic, 5% as African American, 2% as Asian, and 6% as Other
- The top four housing challenges were identified as:
 - I struggle to pay my rent or mortgage payment
 - I am concerned about rent going up to an amount that I can't afford
 - My home is not big enough for my family or household
 - I need assistance with understanding my rights related to fair housing
- The following specific housing needs were identified by respondents for their household and family:
 - Senior independent living
 - Supportive services to find and obtain housing
 - Daily living assistance and services to be able to live independently
 - Supportive or transitional housing that provides services and support to avoid homelessness
- 5% of respondents indicated they had encountered discrimination when trying to purchase or rent a home

5. STAKEHOLDER INPUT

The City invited over 80 community stakeholders to provide input on housing-related issues in Ripon; this invitation list included housing developers (affordable and market-rate), religious organizations, school representatives, fair housing service providers, and other social service providers. Stakeholders invited to participate included representatives from:

- | | |
|---|--|
| • Agape Villages Foster Family Agency | • Christ Community Church |
| • Alcoholics Anonymous-Delta Central | • Colony Oak Elementary School |
| • Almond Valley Christian Reformed Church | • DeGraff Development |
| • American Legion Post 190 | • Delta Community Developers Corp. - Housing Authority Farm Labor Services |
| • Bethany Home | • Delta Community Developers Corp. - Housing Authority Farm Labor Services |
| • BIA Greater Valley | • Diocese of Stockton |
| • Boys & Girls Clubs | • El Concilio |
| • California Connections Academy | • Emergency Food Bank of Stockton/San Joaquin |
| • CASE Partnership | • First 5 San Joaquin |
| • Calvary Reformed Church | |
| • CC Nutrition Assistance | |

- First Baptist Church
- Free Methodist Church
- Gospel Center Rescue Mission
- Greet Ripon Magazine
- Harvest High School
- Heartland Community Church
- Housing Authority of San Joaquin
- Housing Authority of San Joaquin - Family Self Sufficiency
- Housing Authority of San Joaquin - Housing Navigator
- Iglesia Templo de Fe
- Immanuel Christian Reformed Church
- JKB Living, Inc.
- Lazares Development Company
- Love Ripon
- Mid-Valley Engineering
- One Church
- Park View Elementary School
- Ripon Chamber of Commerce
- Ripon Christian Schools
- Ripon Christian Schools
- Ripon Church of Christ
- Ripon Elementary School
- Ripon Fire District
- Ripon Grace Church
- Ripon High School
- Ripon Lions Club
- Ripon Police Department
- Ripon Rotary
- Ripon Senior Center
- Ripon Unified School District
- Ripona Elementary School
- Sac Joaquin Farm Bureau Federation
- San Joaquin Behavioral Health Services
- San Joaquin County HSA Commission on Aging
- San Joaquin County Agricultural Commissioner
- San Joaquin County Health Care Services Agency
- San Joaquin County Human Services Agency
- San Joaquin Fair Housing
- Second Harvest Food Bank
- Sikhs for Humanity
- SJ County Commodity Program
- St. Mark Coptic Orthodox Church
- Stockton Shelter for the Homeless
- The Wellness Center of SJC: Peer Recovery Services
- Valley Mountain Regional Center
- Weston Elementary School
- Womens Center Youth & Family Services
- Zion Reformed Church

B. ASSESSMENT OF FAIR HOUSING ISSUES

This section presents an overview of available federal, state, and local data to analyze fair housing issues in Ripon. This data is supplemented with local knowledge of existing conditions in the community to present a more accurate depiction of fair housing issues in Ripon, and a more informed perspective from which to base goals, policies and programs to affirmatively further fair housing.

In 2020, the County of San Joaquin prepared the San Joaquin County's Analysis of Impediments to Fair Housing Choice (AI) to fulfill its HUD requirement and remove barriers to fair housing choice for all residents within the service area covered by the AI, including the City of Ripon. The AI is a thorough examination of structural barriers to fair housing choice and access to opportunity for members of historically marginalized groups protected from discrimination by the federal Fair Housing Act (FHA). The AI is a significant source of information regarding fair housing issues in Ripon and the region. HCD's Affirmatively Furthering Fair Housing Data Viewer provides regional and local information for all fair housing topics addressed in this section.

The City's demographic and income profile, household and housing characteristics, housing cost and availability, and special needs populations are discussed in previous sections of this Background Report. Barriers to fair housing choice specific to the City of Ripon that were identified in the AI and the commitments of the City to address identified barriers were incorporated into this AFHH analysis. Supplemental data analysis was conducted to further understand potential fair housing issues, within the context of AFFH topics, at the city-level. Ripon is comprised of three census tracts. Figure 5-1 shows the census tract and block group boundaries.

LOCAL KNOWLEDGE AND OTHER RELEVANT FACTORS

Local knowledge of housing issues was developed through input from City residents and stakeholders through the community outreach process (see issues discussed above), as well as local and regional sources of information that highlight housing needs of Ripon, San Joaquin County, and the San Joaquin Valley.

Analysis of Impediments

The purpose of the Analysis of Impediments to Fair Housing Choice (AI) includes analysis of public and private policies, practices, and procedures that influence housing choice within San Joaquin County to fulfill its HUD requirement and remove barriers to fair housing choice for all residents within the service area covered by the AI, including the City of Ripon. Below are some key findings related to Ripon from the 2020 AI. The findings from the 2020 AI are also reflected in the discussion of individual topics below.

- According to the 2020 AI, the central areas of Ripon have notable concentrations of minority residents.
- Block Groups where more than 50% of households are Low and Moderate Income are most highly concentrated in parts of central Ripon;

Housing Report for San Joaquin Valley

Below are some key findings related to San Joaquin County from the Housing Report, and these findings are also reflected in the discussion of individual topics below.

- San Joaquin County has the highest median household income at \$64,432; however, that is still only 86% of the statewide median;
- San Joaquin County having the highest cost of living at \$50,797;
- A tenth of San Joaquin County workers commute over 90 minutes;
- San Joaquin County has the highest median home value in the region (\$522,211), which is still only about 72.8% of the statewide median; and
- San Joaquin County had the greatest recent increase in home values, rising nearly \$150,000 since January 2020.

Racially Restrictive Covenants

Restrictive covenants were used to stabilize the property values of white families and caused segregation of neighborhoods. Beginning in 1934, the Federal Housing Authority recommended the inclusion of restrictive covenants in the deeds of homes it insured. Racially restrictive covenants made it illegal for African Americans, as well as other people of color, to purchase, lease rent, or use homes (unless as a servant).

In a landmark 1948 ruling, the Supreme Court deemed all racially restrictive covenants unenforceable. While Titles VIII and IX of the 1968 Civil Rights Act, also known as the Fair Housing Act, prohibited discrimination in the sale, rental, and financing in housing-related transactions based on race, color, national origin, religion, sex, disability, marital status, and familial status, many restrictive covenants continue to remain in property deeds throughout San Joaquin County.

In 1980, Article 2 Housing Discrimination was added to the State Government Code, which included Section 12956.2 that allows a person who holds or is acquiring an ownership interest of record in property that the person believes is the subject of an unlawfully restrictive covenant in violation of subdivision (l) of Section 12955 may record a document titled Restrictive Covenant Modification (RCM).

In 2021, Assembly Bill 1466 made changes to the RCM processes and added Government Code Section 12956.3, which imposes a state-mandated local program and opens the ability to all, including the County Clerk Recorder, to submit a RCM document for recording and redact the illegal restrictive language. As part of the new processes, the Office of the Recorder-County Clerk of San Joaquin County helps people whose property's Covenants, Conditions, and Restrictions (CC&Rs) contain racially or otherwise unlawfully restrictive covenants prepare and record a Restrictive Covenant Modification. San Joaquin County has developed the RCM to identify and address unlawfully restrictive covenant language pursuant to GC Section 12956.3(b)(1). The RCM addresses the following:

- Identify unlawfully restrictive covenants
- Redact unlawfully restrictive covenants
- Track identified illegal restrictive covenants
- Establish a timeline to identify, track, and redact unlawfully restrictive covenants

- Make index of recorded RCM documents available to the public
- Maintain original non-redacted recording
- Provide status reports to the County Recorders Association of California

Redlining

Separate from racially restrictive covenants, the Home Owners Loan Corporation (HOLC) mapped regions and “redlined” areas, depicting “best” areas in green, “still desirable” in blue, “definitely declining” in yellow, and “hazardous” in red. This practice was known as “redlining”. Known HOLC mapping for San Joaquin County includes mapping of the Stockton area, which shows diverse grades from “best” to “hazardous”. The City is not aware of any HOLC maps for Ripon or surrounding area.

Housing Authority of the County of San Joaquin (HACSJ)

The City of Ripon works cooperatively with the Housing Authority of the County of San Joaquin (HACSJ), which administers the Housing Choice Voucher Program. The program assists very low income, elderly, and disabled households by paying the difference between 30% of an eligible household's income and the actual cost of renting a unit. Figure 5-2 shows housing choice vouchers and assisted housing by census tract. As shown in Figure 5-2, there are no public housing buildings and one assisted housing in Ripon.

Local Community Planning

Ripon's history dates to 1857 when a settler, William Hiller Hughes, claimed 160 acres near the Stanislaus River. The community was originally named Stanislaus Station and grew around the railroad right-of-way and depot site located on Hughes' property in 1872. The community was a busy shipping point for livestock, particularly cattle, wheat, and barley.

In 1874 Amplias B. Crooks, a native of Ripon, Wisconsin, came to Stanislaus Station and started the first store. Crooks applied to the government for a post office and asked that the post office be called Ripon, officially changing the name of the community on December 21, 1874.

In 1870, Pioneer Frank Hutchinson described Ripon: "They were building the first railroad through the valley southeast. At this time the present site of Ripon was the end of the railroad. A crew of men were building the bridge across the Stanislaus River, one mile southeast of the switch. Benjamin and Clara Frederick rigged up a cookhouse out of brush and served meals to the workers. They were the only inhabitants except a population of ground squirrels, jack rabbits, and a few of the badger family in the fall and winter. Wild geese and ducks came down from the north by the millions and garnered the grain left by the farmers during the harvest. The land was all farmed to wheat and barley at that time by Perry Yapple, Isaac Koch, and Hughes, all pioneers of the locality, each one owning land that is now in the so called city limits of Ripon, consisting of one square mile".

The town grew to include a hotel, blacksmith shop, two large warehouses, and 14 residences in 1844. The first substantial building was the Odd Fellows building, a two story brick building in the first block of Main Street. The first school (Crow School) started in 1862. The Catholics and Methodists each established churches in the Atlanta area of Ripon in 1878. The Baptists had circuit ministers soon after.

The Odd Fellows Hall became the hub of activity in Ripon. Sunday school and church were held there as well as dances and other social gatherings. Across the street was the blacksmith shop, with a hotel and saloon down the road.

A new frontier came with the formation of the South San Joaquin Irrigation District in 1909. Dry farming, which had supported the first farmers in the region, began to disappear. Row crops, melons, almond trees, and dairies began to appear. The Portuguese people were known as being Ripon's first large dairy farmers. The Portuguese social hall was built on Fourth Street and had fun, community-wide celebrations for many years.

In the early 1900's, real estate became popular with town lots being advertised. Dutch farmers began coming to Ripon in 1916, attracted by the rich farm lands. The Dutch people built their first church where the original City Hall was located, now the Veteran's Museum. The flow of Dutch people to Ripon and the surrounding community continued for many years.

Ripon Fire District was formed in 1921; Meyenberg Bros. built their first milk plant; 1925 saw the formation of the Ripon Sanitary District; Meyenberg built a 2nd plant and sold the original to Pet Milk Company which was later purchased by Nestle; in 1930, Meyenberg's built the existing plant on Stockton Street. 1944 brought the Ripon City Water District. The City of Ripon incorporated in 1945 with the Chamber of Commerce as sponsor and the water district voted to have the City operate the water company.

Ripon's development pattern has spread outward from the City's historical downtown and core area to include a mixture of residential, commercial, industrial, and recreational uses. The Stanislaus River to the south, acts as the City's southern boundary and separates San Joaquin County from Stanislaus County. The City has planned its growth pattern to ultimately preserve the Stanislaus River and adjacent lands for recreation and floodplain uses and to identify a growth boundary, through the Sphere of Influence and Planning Area, that will ultimately preserve agricultural lands.

The City's residential land uses are predominately single family uses in single family neighborhoods, with duplex through fourplex, apartment, and townhome uses located near shopping, services, schools, and recreational facilities. To ensure that its single family neighborhoods serve a range of income levels, the City instituted its affordable housing program, the Below Market Rate (BMR) program, in 2001. The program required residential development to include 9% of units at affordable prices (3% for very low, 3% for low, and 3% for moderate income households). This program successfully created affordable housing opportunities interspersed in new residential subdivisions and in apartment complexes. The program was suspended in 2011 due to the decrease in building activity associated with the Great Recession. The program was reinstated in 2015, replaced with the Affordable Housing Program in 2016, and revised in 2018 to add the BMR + option, allowing projects to meet the affordable housing requirement through: 1) 10% of units meet Federal Home Administration (FHA) lending limits. The Affordable Housing/BMR + program currently requires that 10% of units meet FHA lending limits, 2) 5% of units are affordable to low (25% of affordable units) and moderate (75% of affordable units) income households, or 3) negotiate an alternative equivalent proposal with the City's Affordable Housing Committee subject to City Council approval. As a result of this requirement, Ripon has included affordable units in all of its subdivisions approved in the past 20 years and from 2001 to 2011 required affordable units in its multifamily developments as well.

In 2005, the City adopted an ordinance to manage residential growth, in order to ensure that the City's services and facilities could keep pace with the demand created by new growth. The growth accommodation program expired in 2007 and a new growth accommodation program, limiting annual residential growth to 3 percent of the total units within City limit was adopted in 2017. The program provides for the City Council to exempt a multifamily residential project from the residential allocation cap. Since reinstatement of the program, the City has not received development applications that would exceed the cap.

1. FAIR HOUSING ENFORCEMENT AND OUTREACH CAPACITY

Several organizations provide fair housing services in San Joaquin County and are funded through the Urban County's CDBG program. Ripon's fair housing and enforcement services are provided by the San Joaquin Fair Housing Association (SJFHA). SJFHA services are funded through CDBG funds provided by San Joaquin County and the cities of Stockton, Tracy, Lodi, Lathrop, Ripon and Escalon. Fair housing services include providing outreach and education to tenants, property owners, and landlords to ensure the community is aware of fair housing rights and requirements and providing tenants and homebuyers with assistance in addressing fair housing issues, including discrimination.

The California Department of Fair Employment and Housing (DFEH) accepts, investigates, conciliates, mediates, and prosecutes complaints under the Fair Employment and Housing Act (FEHA), the Disabled Persons Act, the Unruh Civil Rights Act, and the Ralph Civil Rights Act. DFEH investigates complaints of employment and housing discrimination based on race, sex, including gender, gender identity, gender expression, religious creed, color, national origin, familial status, medical condition (cured cancer only), ancestry, physical or mental disability, marital status, or age (over 40 only), and sexual orientation. DFEH established a program in May 2003 for mediating housing discrimination complaints. California's program is among the largest fair housing mediation programs in the nation to be developed under HUD's Partnership Initiative with state fair housing enforcement agencies. The program provides California's tenants, landlords, and property owners and managers with a means of resolving housing discrimination cases in a fair, confidential, and cost-effective manner. Key features of the program are: 1) it is free of charge to

the parties; and 2) mediation takes place within the first 30 days of the filing of the complaint, often avoiding the financial and emotional costs associated with a full DFEH investigation and potential litigation.

Complaints alleging housing discrimination can be filed at either the state or federal level. Federal housing discrimination complaints are filed with the HUD Office of Fair Housing and Equal Employment Opportunity (FHEO). The FHEO administers the Fair Housing Assistance Program (FHAP), which awards and manages the program grants and works with lawmakers to develop and refine fair housing legislation. Formal complaints can be filed either with the central HUD office, or at any of the field offices located within each state.

FHEO data from 2015 to 2020 (YTD) shows there were 24 total housing complaints in the San Joaquin Urban County, although there were no complaints from households living in Escalon, Lathrop, or Ripon. Four complaints, or 16.7% of all complaints received, were conciliated or settled, while 15, or 62.5%, were determined to have no cause. Other complaints were dismissed because the office was unable to locate the complainant, there was a lack of jurisdiction, or the complaint was withdrawn without or after resolution. There were no complaints for incidents in the Urban Counties filed with FHEO in 2019.

Housing discrimination complaints can also be filed with the California Department of Fair Employment and Housing (DFEH), which receives and investigates complaints filed under the California Fair Employment and Housing Act (FEHA), Unruh Civil Rights Act, Disabled Persons Act, and the Ralph Civil Rights Act. The DFEH has jurisdiction over both private and public entities operating in California. The department investigates discrimination complaints through five district offices which handle all employment, housing, public accommodations, and hate violence cases, along with special investigations associated with systemic discrimination. The department also conducts outreach and advocacy through a variety of channels.

DFEH Fair Housing Complaint data from 2015 to 2020 (YTD) included 23 complaints, 43 reports of discriminatory practices, and 24 complaints that were resolved for the Urban County. The number of complaints and reports of discriminatory practices exceeds the number of resolutions because each complaint can span more than one basis or discriminatory practice. The most common basis for complaints was disability-related, accounting for 43.5% of complaints in the Urban County, while Race/Color accounted for another 21.7% of complaints. The most common discriminatory practice is the denial of reasonable accommodation, followed by evictions. The denial of a rental/lease/sale and the denial of equal terms and conditions each account for 16.3% of complaints. Notably, 83.3% of all complaints were resolved either because of insufficient evidence or because no cause was determined. This may be evidence of relatively low rates of discrimination, but also of insufficient enforcement. Finally, the reports of complaints, discriminatory practices and the corresponding resolutions have declined over the past five years, peaking at eight resolutions in 2015, to just one resolution in 2019.

The City referred housing assistance questions, such as legal issues, foreclosure concerns, and similar requests to SJFHA, which was contracted to provide housing assistance services. From 2013-2022, there were two FHEO inquiries reported for Ripon, all of which have with no basis given. During the same time period, there were none FHEO cases.

The City of Ripon complies with fair housing laws and regulations as described in Table 5-1.

Table 5-1: Compliance with Fair Housing Laws		
Law	Description	Compliance
California Fair Employment and Housing Act (FEHA)	The Fair Employment and Housing Act (FEHA) applies to public and private employers, labor organizations and employment agencies and prohibits discrimination in housing and employment on the basis of protected characteristics.	The City encourages implementation and enforcement of the FEHA related to housing through SJFHA, which provides comprehensive fair housing services to the community.
	The FEHA prohibits those engaged in the housing business – landlords, real estate agents, home sellers, builders, mortgage lenders, among others – from	Compliance with employee-related requirements is achieved through strict enforcement in hiring practices and regular training of and by Human Resources staff.

	discriminating against tenants or homeowners on the basis of protected characteristics. It is also illegal for cities, counties, or other local government agencies to make zoning or land-use decisions, or have policies, that discriminate against individuals based on those traits.	
Government Code Section 65008	Covers actions of a city, county, city and county, or other local government agency, and makes those actions null and void if the action denies an individual or group of individuals the enjoyment of residence, landownership, tenancy, or other land use in the state because of membership in a protected class, the method of financing, and/or the intended occupancy. For example, a violation under Government Code section 65008 may occur if a jurisdiction applied more scrutiny to reviewing and approving an affordable development as compared to market-rate developments, or multifamily housing as compared to single family homes.	Compliance is achieved by uniform application of the City's codes, regulations, policies and practices, including development standards, design guidelines, application submittal requirements, fees and approval findings.
Government Code Section 8899.50	Requires all public agencies to administer programs and activities relating to housing and community development in a manner to affirmatively further fair housing and avoid any action that is materially inconsistent with its obligation to affirmatively further fair housing.	Compliance is achieved through consultations with community stakeholders and support agencies as part of program evaluating and funding decisions. The 6th Cycle Housing Element Housing Plan describes how each Program addresses fair housing issues and contributing factors.
Government Code Section 11135 et seq.	Requires full and equal access to all programs and activities operated, administered, or funded with financial assistance from the state, regardless of one's membership or perceived membership in a protected class.	Compliance is achieved through promotion/availability of activities and programs to all persons of all backgrounds to participate equally in community programs and activities.
Density Bonus Law (Gov. Code, § 65915 et seq.)	Density bonus law is intended to support the construction of affordable housing by offering developers the ability to construct additional housing units above an agency's otherwise applicable density range, in exchange for offering to build or donate land for affordable or senior units. Density Bonus Law also provides for incentives intended to help make the development of affordable and senior housing economically feasible.	Compliance is achieved by administration of the Ripon Municipal Code, which provides for compliance with Government Code Section 65915 et seq and will be updated by Housing Plan Program 13.
Housing Accountability Act (Gov. Code, § 65589.5.)	Provides that a local agency shall not disapprove a housing development project, for very low, low-, or moderate income households, or an emergency shelter, or condition approval in a manner that renders the housing development project infeasible for development for the use of very low, low-, or moderate income households, or an emergency shelter, including through the use of design review standards, unless it makes certain written findings, based upon a preponderance of the evidence in the record.	Compliance is achieved through the development review process consistent with the Housing Accountability Act.
No-Net-Loss Law (Gov. Code, § 65863)	Ensures development opportunities remain available throughout the planning period to accommodate a jurisdiction's regional housing need assessment	The City's draft Housing Element identifies a surplus of sites with a capacity to accommodate the City's RHNA allocation.

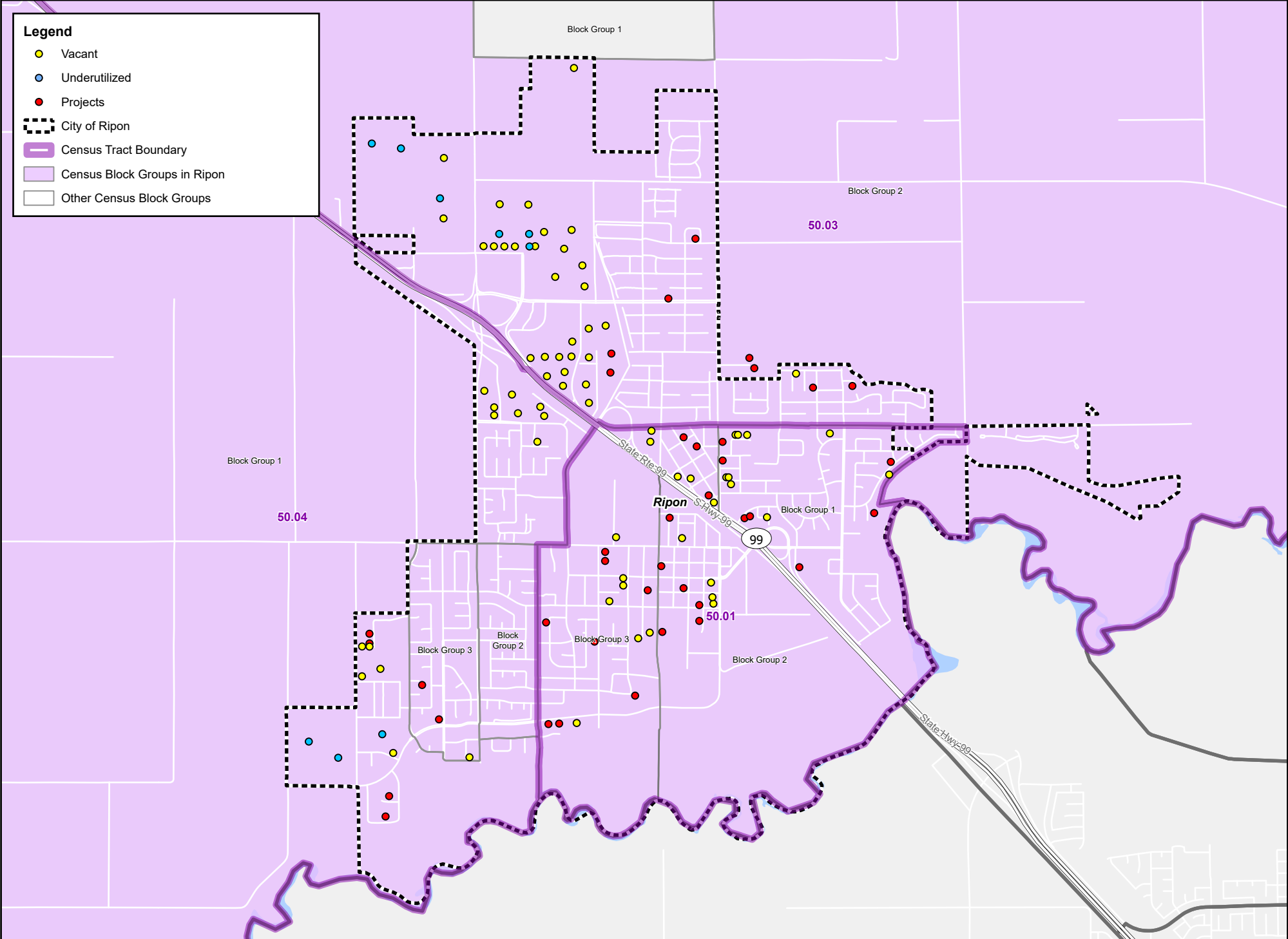
	(RHNA) allocation, especially for lower- and moderate-income households.	The City has also identified additional sites for accommodating any shortfall that may occur with respect to anticipated development density capacity, that may be added to the site list if necessary.
Least Cost Zoning Law (Gov. Code, § 65913.1)	Provides that, in exercising its authority to zone for land uses and in revising its housing element, a city, county, or city and county shall designate and zone sufficient vacant land for residential use with appropriate standards, in relation to zoning for nonresidential use, and in relation to growth projections of the general plan to meet housing needs for all income categories as identified in the housing element of the general plan.	Compliance is achieved through adoption of the City's comprehensive General Plan (2040) and the implementation of Housing Element Housing Plan programs which commit the City to maintaining adequate sites identified to accommodate the City's RHNA at densities and intensities consistent with those specified by site in Chapter 4 and Appendix A.
Excessive Subdivision Standards (Gov. Code, § 65913.2.)	Provides that, in exercising its authority to regulate subdivisions a city, county, or city and county shall: (a) Refrain from imposing criteria for design, as defined in Section 66418, or improvements, as defined in Section 66419, for the purpose of rendering infeasible the development of housing for any and all economic segments of the community. However, nothing in this section shall be construed to enlarge or diminish the authority of a city, county, or city and county under other provisions of law to permit a developer to construct such housing. (b) Consider the effect of ordinances adopted and actions taken by it with respect to the housing needs of the region in which the local jurisdiction is situated. (c) Refrain from imposing standards and criteria for public improvements including, but not limited to, streets, sewers, fire stations, schools, or parks, which exceed the standards and criteria being applied by the city, county, or city and county at that time to its publicly financed improvements located in similarly zoned districts within that city, county, or city and county.	Compliance is achieved through the implementation of a fair and equitable development review process which is administrated consistent with the Excessive Subdivision Standards Act.
Limits on Growth Controls (Gov. Code, § 65302.8.)	Provides that, if a county or city, including a charter city, adopts or amends a mandatory general plan element which operates to limit the number of housing units which may be constructed on an annual basis, such adoption or amendment shall contain findings which justify reducing the housing opportunities of the region. The findings shall include all of the following: (a) A description of the city's or county's appropriate share of the regional need for housing. (b) A description of the specific housing programs and activities being undertaken by the local jurisdiction to fulfill the requirements of subdivision (c) of Section 65302. (c) A description of how the public health, safety, and welfare would be promoted by such adoption or amendment. (d) The fiscal and environmental resources available to the local jurisdiction	The City's Growth Accommodation program is addressed under Program 11 to ensure that it does not conflict with State law and to ensure it accommodates the City's share of the regional housing need.

Housing Element Law (Gov. Code, § 65583, esp. subds. (c)(5), (c)(10).)	Section 65583 stipulates that the housing element shall consist of an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, financial resources, and scheduled programs for the preservation, improvement, and development of housing. The housing element shall identify adequate sites for housing, including rental housing, factory-built housing, mobilehomes, and emergency shelters, and shall make adequate provision for the existing and projected needs of all economic segments of the community. Subdivision (c)(5) provides that, in order to make adequate provision for the housing needs of all economic segments of the community, the program shall promote and affirmatively further fair housing opportunities and promote housing throughout the community or communities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability, and other characteristics protected by the California Fair Employment and Housing Act (Part 2.8 (commencing with Section 12900) of Division 3 of Title 2), Section 65008, and any other state and federal fair housing and planning law.	Compliance is achieved through preparation and adoption of a Housing Element found to be in substantial compliance with State Housing Element law by the California Department of Housing and Community Development.
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Finding

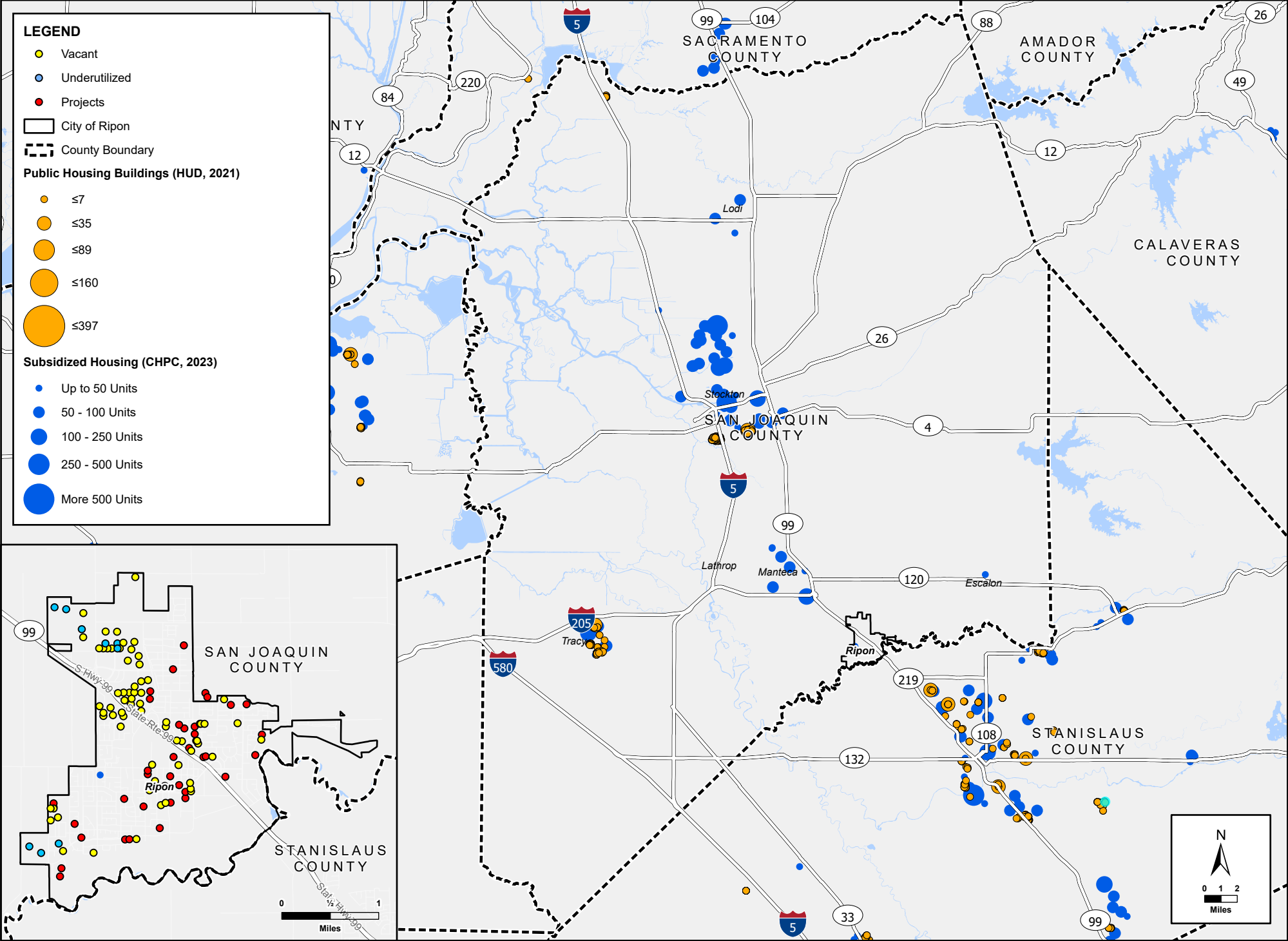
The City has the capacity to provide education, outreach, and enforcement of fair housing laws through its CDBG funds, which fund its agreement with a fair housing service provider (currently SJFHA). City staff is available to refer inquiries to SJFHA. However, the number of complaints received by California FHEO, despite lack of complaints to the City, indicates that the community needs to be better informed and educated regarding local available resources to assist residents with understanding their rights and providing assistance for fair housing complaints. Program 23 in the Housing Plan identifies community education and outreach efforts to assist Ripon residents with understanding their fair housing rights and Programs 18 and 23 include measures to help the community be aware of local resources available for assistance.

FIGURE 5-1. CENSUS TRACT AND BLOCK GROUP BOUNDARIES



Sources: U.S. Census Bureau. Map date: March 4, 2024

FIGURE 5-2. SUBSIDIZED HOUSING AND PUBLIC HOUSING BUILDINGS



Sources: AFFH Data and Mapping Resources, California Department of Housing and Community Development, "Public Housing Buildings (HUD, 2021)", "Subsidized Housing (CHPC, 2023)". Map date: March 4, 2024.

2. INTEGRATION AND SEGREGATION PATTERNS AND TRENDS RELATED TO PEOPLE WITH PROTECTED CHARACTERISTICS AND LOWER INCOMES

To inform priorities, policies, and actions, Ripon has included an analysis of integration and segregation, including patterns and trends, related to people with protected characteristics. Segregation generally means a condition in which there is a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability when compared to a broader geographic area. Conversely, integration refers to a condition in which there is not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability when compared to a broader geographic area. The following analysis will analyze levels of segregation and integration for race and ethnicity, persons with disabilities, familial status, age, and income to identify the groups in Ripon that experience the highest levels of segregation.

PATTERNS AND TRENDS

In San Joaquin County, the region, and the cities of Stockton, Lathrop, Tracy, Ripon and Escalon, segregation is primarily an inter-jurisdictional, rather than an intra-jurisdictional phenomenon (that is, it is more apparent when comparing various jurisdictions rather than within the jurisdictions), noting that:

- There are notable clusters of Block Groups located along State Highways 4 and 28 where more than 70% of the population is Hispanic or Latino. There are also similar concentrations of Hispanic and Latino residents in French Camp and in the unincorporated area to the west of Lodi.
- Relatively high levels of segregation for Hispanic and Latino residents compared to other minority groups, and an isolation score that is comparable to Non-Hispanic White residents. The areas with concentrations of minority residents also correspond somewhat with concentrations of lower-income households, although there are not racially and ethnically concentrated areas of poverty;

Diversity

Tracking the diversity of cities and counties throughout California is crucial to understanding the shifting demographics of race and ethnicity in California and the United States. Figures 5-3 through 5-5 provide information regarding racial and ethnic concentrations and diversity in the region.

Esri's Diversity Index captures the racial and ethnic diversity of a geographic area in a single number, from 0 to 100. Scores less than 40 represent lower diversity in the jurisdiction while scores of greater than 85 represent higher diversity. Additionally, scores between 40-55 represent low diversity, 55-70 represent moderate diversity, and 70-85 represent high diversity.

As shown in Figure 5-4, there generally appears to be moderate diversity index scores throughout the City of Ripon (compared to its neighbors), with the highest diversity index score (55-70) located at the southeastern portions of the City. From 2010 to 2018, there has been a slight increase to the diversity index in the City, as illustrated in Figure 5-5. As shown in Figure 5-4, the City is predominant by White alone, not Hispanic or Latino population, with higher strength of predominance at the eastern portions of the City.

Table 5-2 shows the demographic trends over time for the City and San Joaquin County. Since 2000, the percentage of population that are Hispanic residents has increased in the City from 18.2% to 26.9% at an increase rate of 8.7%. The percentage of population that are White residents has decreased in the City from 77.3 to 65.6% at a decrease rate of 11.7%. There has been little change in the population of other racial and ethnic groups in the City from 2000 to current population. The City's areas exhibiting higher diversity generally correspond with high and highest resource areas (Figure 5-17) and the moderate to higher levels of median household income.

Table 5-2: Demographic Trends

Racial/Ethnic	2000	2010	2020
Ripon			
White	77.3%	68.9%	65.6%
Black or African American	0.2%	1.4%	0.4%
American Indian and Alaska Native	0.4%	0.5%	0.0%
Asian	1.4%	3.9%	2.4%
Native Hawaiian and Other Pacific Islander	0.2%	0.2%	0.0%
Some other race	0.1%	0.1%	0.4%
Two or more races	2.1%	2.7%	4.2%
Hispanic or Latino	18.2%	22.2%	26.9%

Source: U.S. Census Bureau, Census, 2000, 2010, 2020.

MAPPED PATTERNS OF INTEGRATION AND SEGREGATION

Patterns of integration and segregation are also considered for people with disabilities, familial status, and income groups. Relying primarily on data available from the US Census, it is possible to map and consider existing patterns which may indicate historical influences and future trends by census tract and census block groups.

Population with a Disability

As shown in Figure 5-6, the southeastern portion of the City has a higher percentage of persons with a disability. As discussed in the Needs Assessment section of the Housing Element Background Report, approximately 9.2% of Ripon's population in 2020 had at least one disability. In Ripon, the most common disabilities are ambulatory difficulty (52.4%) and cognitive difficulty (27.1%).

Looking beyond Ripon's boundaries, the census tracts in the City exhibit similar concentrations of persons with disabilities compared to neighboring jurisdictions, as shown in Figure 5-6. Census tracts 50.03 and 50.04 have a rate of disability that is less than 10% and census tract 50.01 has a rate of disability that is between 10% - 20%. Other San Joaquin County jurisdictions have similar and higher proportion of population with disabilities indicating that the City of Ripon does not have a disproportionate concentration of persons with disabilities nor a smaller percentage of persons with disabilities (compared to the region) that might indicate barriers to this population.

Based on this analysis, the City finds that there are not significant patterns of segregation impacting population with disabilities living in Ripon, given that the concentration of population with a disability has no correlation with the degree of diversity throughout the City.

Percent of Population 18 Years and Over in Households Living with Spouse

Figure 5-7 identifies the percent of population over the age of 18 years and over in households living with spouse in Ripon. As shown in Figure 5-7, all census tracts in Ripon have 40 to 60% of their population over the age of 18 years and over in households living with spouse, except census tract 50.04 which has 60%-80% of its population over the age of 18 years and over in households living with spouse. Countywide, the areas with higher concentrations of population over the age of 18 years and over in households living with spouse are located in less densely developed areas of the County. Dense communities have a lower percentage of population over the age of 18 years and over in households living with spouse. Based on this analysis, it appears that there are no significant patterns of segregation, including patterns based on income levels or access to resources, impacting population over the age of 18 years and over in households living with spouse in Ripon. Other cities in San Joaquin County have different percentages of population over the age of 18 years and over in households living with spouse. Tracy, Lathrop, Manteca, and Escalon have majority of their census tracts that have 40%-60% of their population over the age of 18 years and over in households living with spouse. Stockton and Lodi have more census tracts that have 20%-40% or less than 20% of their population over the age of 18 years and over in households living with spouse.

Based on this analysis, the City finds that there are no significant patterns of segregation impacting population 18 years and over in households living with spouse in Ripon, given that the concentration of married households has no correlation with the degree of diversity throughout the City.

Percent of Children in Married Households

As shown in Figure 5-8, the percentage of children in married couple households varies across different census tracts in Ripon. Citywide, the areas with higher concentrations of children in married couple households (census tract 50.03) are located in the northern portion of the City. Census tracts 50.04 and 50.01 have 60%-80% of their children in married households. Census tract 50.03 have over 80% of its children in married households.

Based on this analysis, the City finds that there are no significant patterns of segregation impacting children in married households in Ripon, given that the concentration of married households has no correlation with the degree of diversity throughout the County. Countywide, the areas with higher percentage of children in married couple households are located in less densely developed areas of the County. Dense communities have a lower percentage of children in married couple households and this pattern is consistent throughout San Joaquin County. Census tracts within other cities and communities in San Joaquin County have similar or lower percentage of children in married couple households as census tracts in Ripon, with Stockton having slightly more census tracts that have 20%-40% of children in married couple households. Census tracts with lower percentages of married households with children in Ripon do not have a significant correlation to areas with lower median household incomes (Figure 5-11) and lower access to opportunities (Figure 5-17).

Female-headed Households

Ripon is also home to a number of female-headed households located throughout the community, with all census tracts having less than 20% of households as female-headed households. Compared with other cities within the County, such as Stockton, Lodi, Tracy, and Escalon, Ripon has less census tracts with higher percentage of female-headed households, as shown in Figure 5-9.

Based on this analysis, the County finds that there are no significant patterns of segregation impacting female-headed households, given that the concentration of married households has no correlation with the degree of diversity throughout the County. Countywide, the areas with higher percentage of female-headed households are located in more urban areas of the County and this pattern is similar in Ripon.

Proportion of Senior Residents

The City's older residents, persons 65 years of age or older, are dispersed throughout the community, as shown in Figure 5-10. The highest concentrations of senior residents are located in the southeastern portion of the City, with census tract 50.01 having 20%-25% of its population over the age of 65 years. In contrast, census tract 50.03 has 15%-20% of its population and census tract 50.04 has 10%-15% of its population over the age of 65 years. As members of the community age-in-place (remain in their residence as they get older), it is possible that some areas of the City will continue to see higher proportions of their neighborhood occupied by senior residents. Safe and convenient access to goods and services is especially important for seniors, who may have mobility limitations or minimum household income.

Based on this analysis, the City finds that there are no significant patterns of segregation impacting senior residents, given that the concentration of senior residents has no correlation with the degree of diversity throughout the City. Compared with some other cities and communities in San Joaquin County, such as Tracy and Escalon, Ripon is the home to a higher percentage of senior residents. However, compared with cities in the northern portion of the County, such as Stockton and Lodi, Ripon has less proportion of its population as senior residents. Areas with higher rates of seniors do not have a significant correlation to areas with lower median household incomes (Figure 5-11) and lower access to opportunities (Figure 5-17).

Median Household Income

Patterns of moderately segregated economic wealth, as indicated by median household income, do not exist in Ripon, as illustrated on Figure 5-11. In general, all census tracts within the City have a median income between \$90,100 - \$120,000.

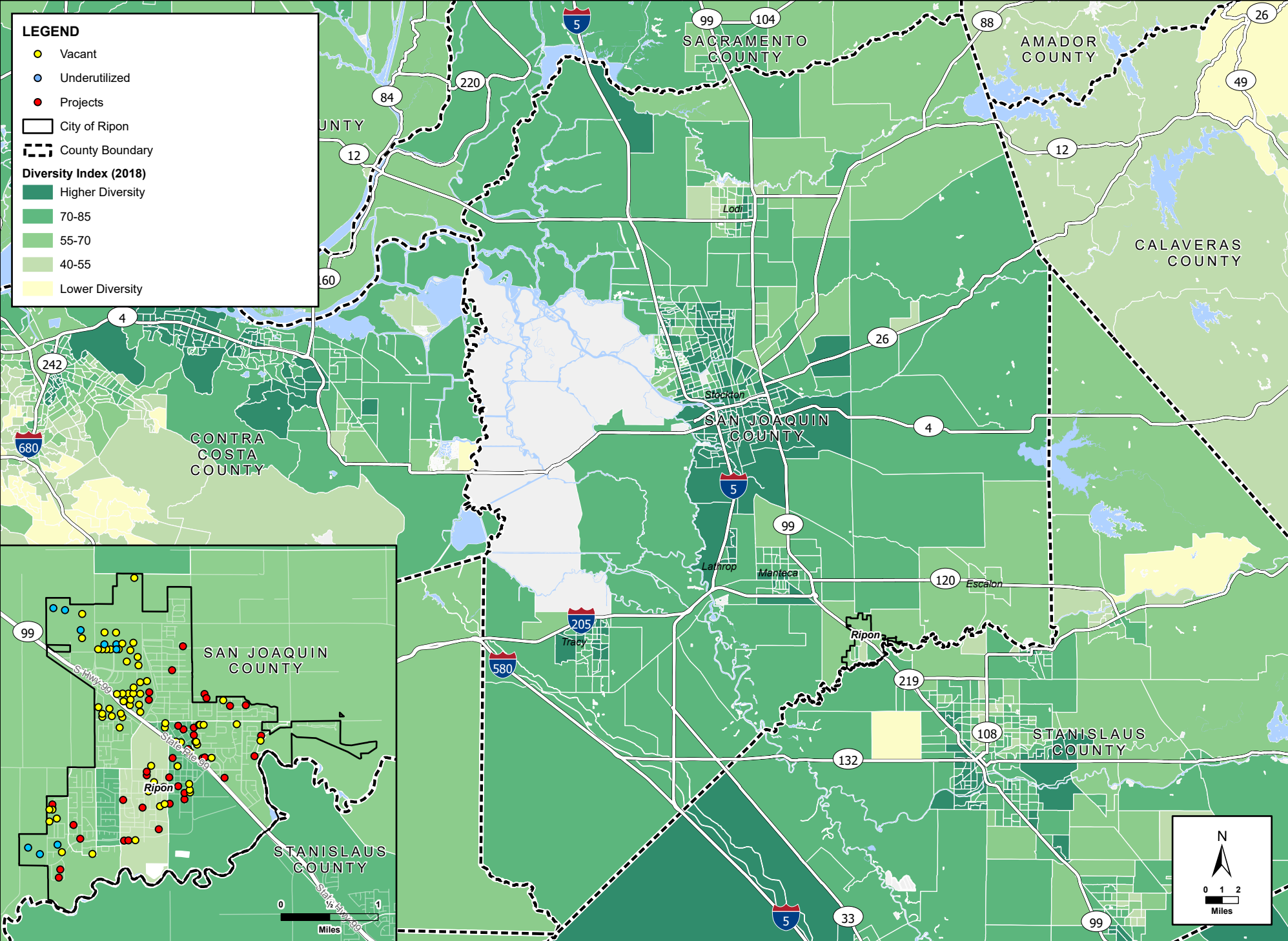
Based on this analysis, the City finds that there are no significant patterns of segregation impacting low income residents, given that the concentration of median household income has no correlation with the degree of diversity throughout the City. Compared with other cities in San Joaquin County, such as Tracy, Lathrop, and Escalon, Ripon has similar median household income. However, Stockton and Lodi have relatively lower median household income. As shown in Figure 5-11, communities in San Joaquin County with lower median incomes are somewhat more likely to be located in the more racially and ethnically diverse portion of the County. Areas with lower median household incomes do correspond with some of the low resource areas shown on Figure 5-17, but also are located in areas designated moderate and high resource. As described throughout this Housing Element, the City is committed to supporting the development of housing affordable to lower income households in locations throughout Ripon and has identified sites for future growth and development which are designed to promote a more balanced and integrated pattern of household incomes.

FINDINGS

As previously discussed, there generally are higher diversity index scores throughout Ripon. The City has considered trends and patterns related to integration and segregation based on racial and ethnic factors, disability, family status, seniors, and median household income. In most cases, there are no distinguishable patterns of segregation, and the community appears to be well-integrated. As part of the City's regular participation in the County AI, the City will continue to consider these patterns to determine any changes from current conditions. As described throughout this Housing Element, the City is committed to supporting the development of housing affordable to lower income households in locations throughout the City and has identified sites for future growth and development which are designed to promote a balanced and integrated pattern of race, ethnicity, age, disability, household type, and income.

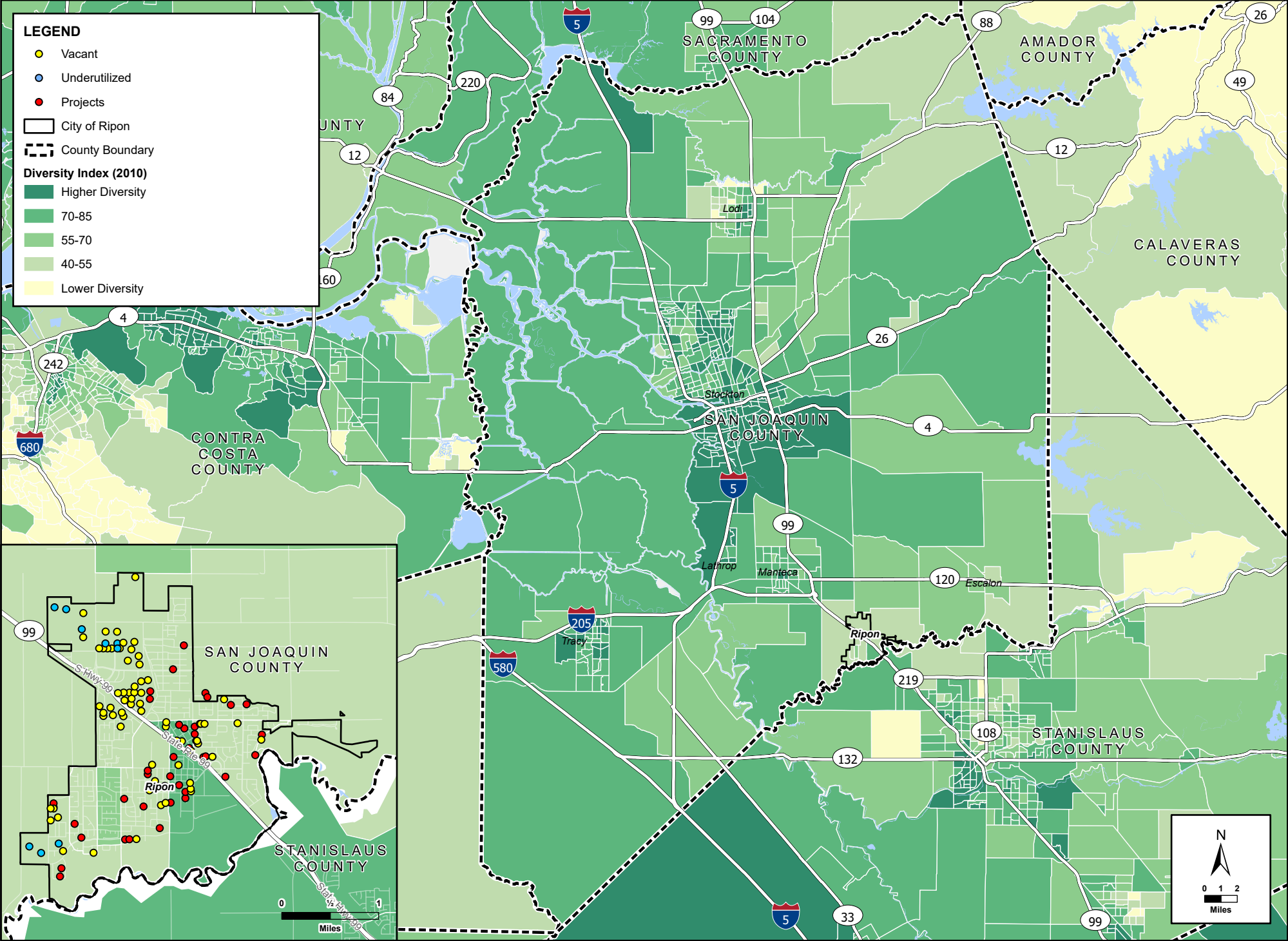
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FIGURE 5-4: DIVERSITY INDEX BY CENSUS BLOCK GROUP 2018



Sources: California HCD AFFH Data v1.0 (04/21/2021). Map date: March 4, 2024

FIGURE 5-5: DIVERSITY INDEX BY CENSUS BLOCK GROUP 2010



Sources: California HCD AFFH Data v1.0 (04/21/2021). Map date: March 4, 2024

FIGURE 5-6: PROPORTION OF POPULATION WITH DISABILITIES BY CENSUS TRACT

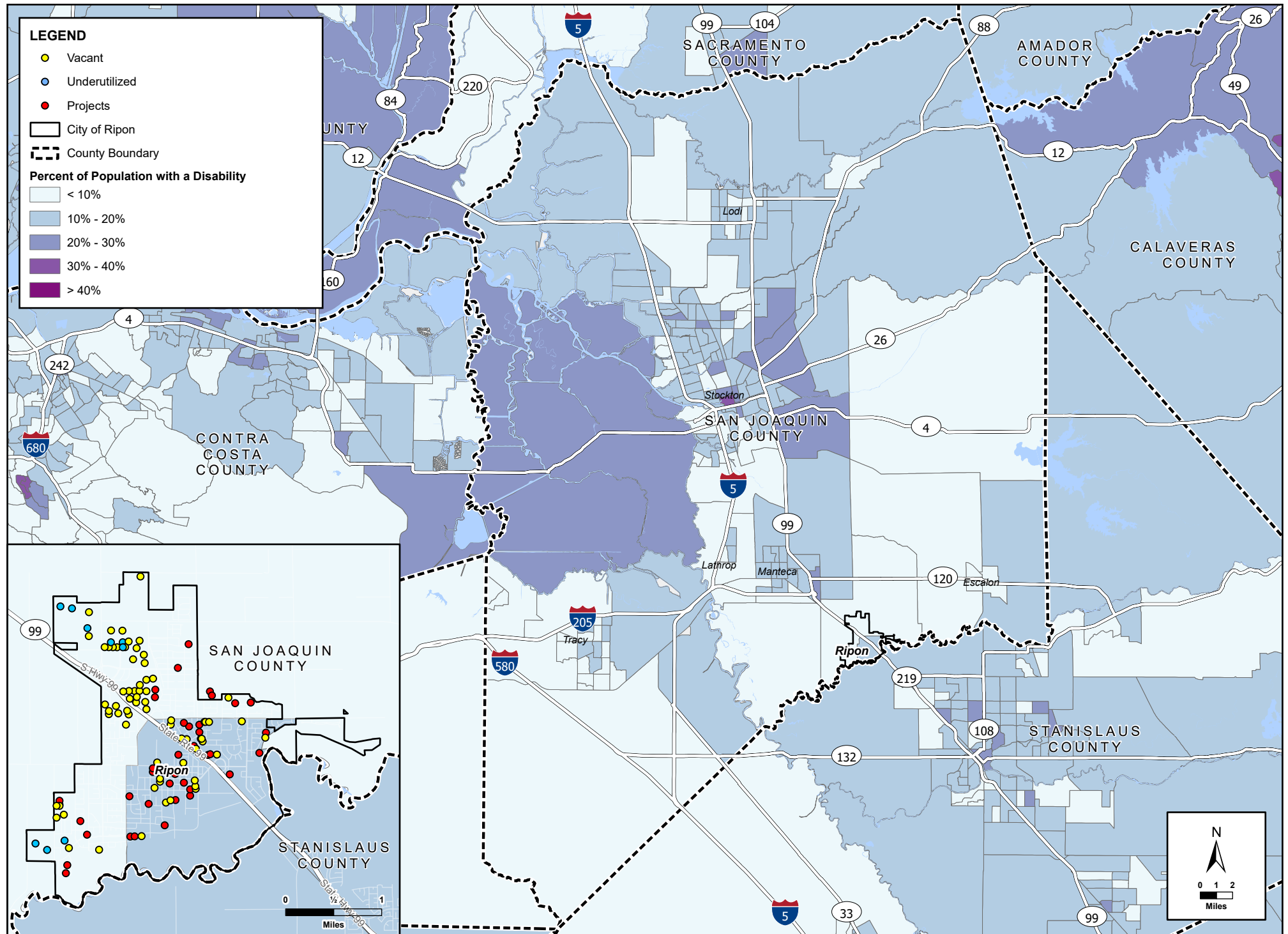


FIGURE 5-7. PERCENT OF POPULATION 18 YEARS AND OVER IN HOUSEHOLDS LIVING WITH SPOUSE

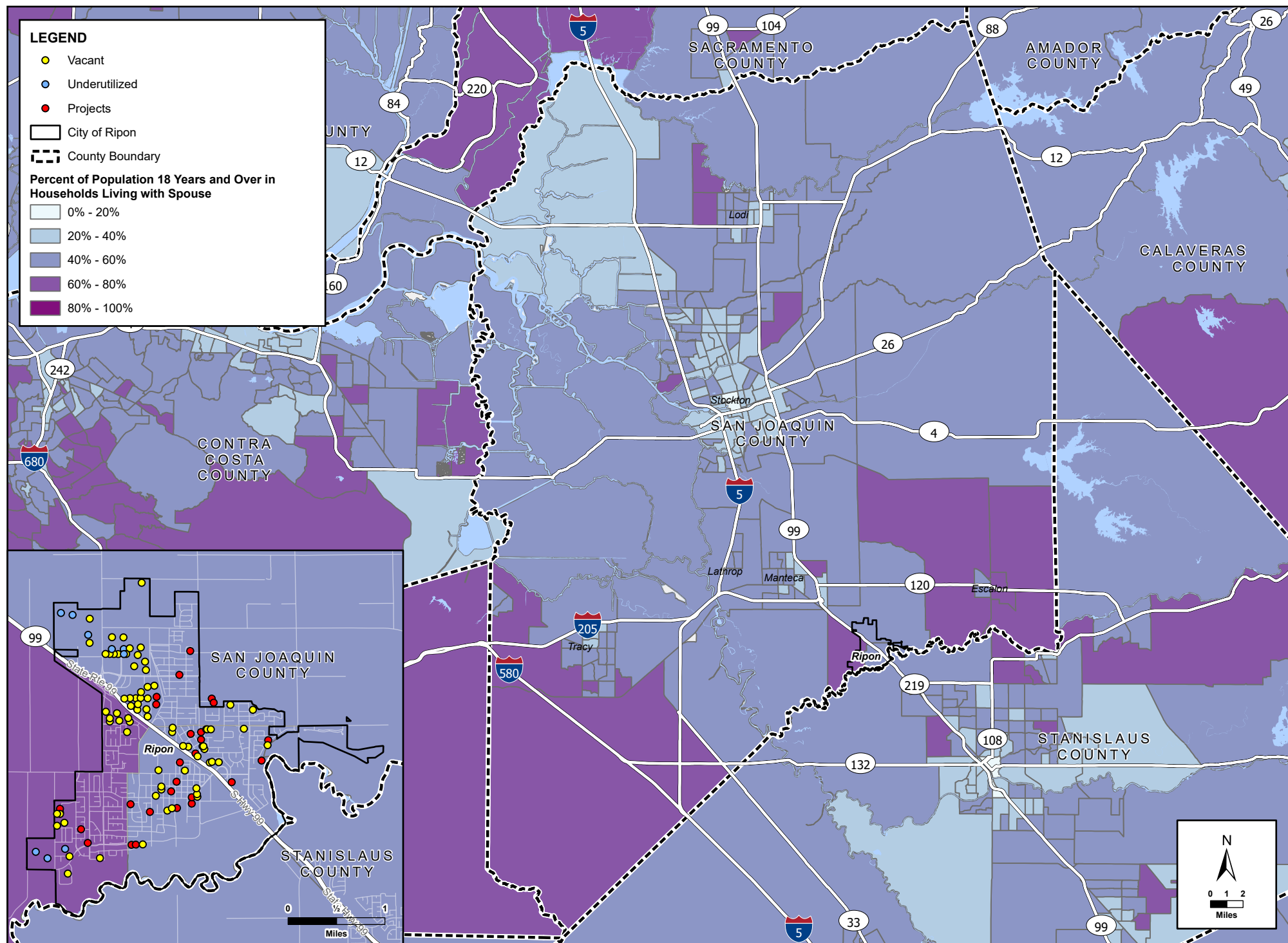
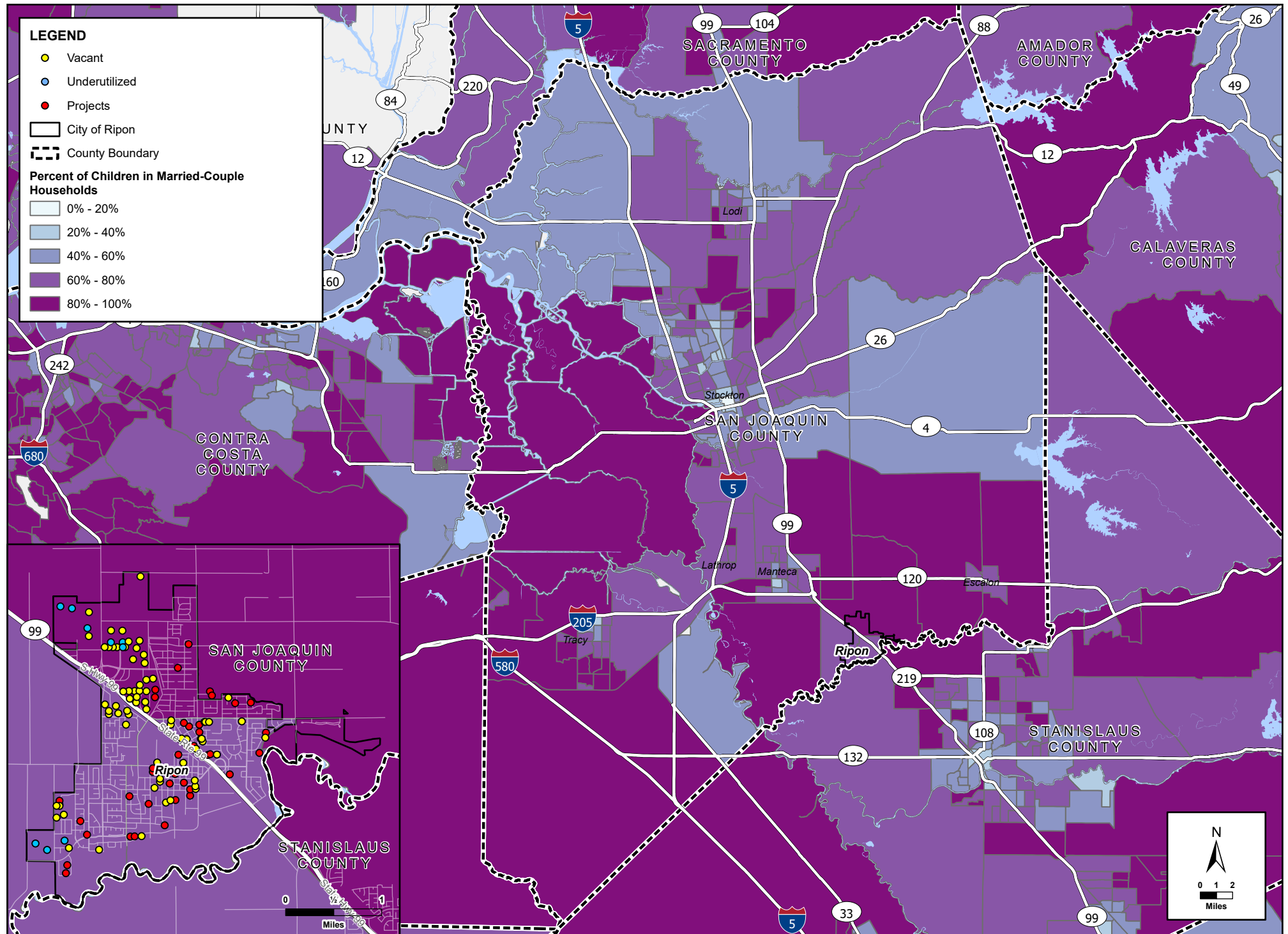


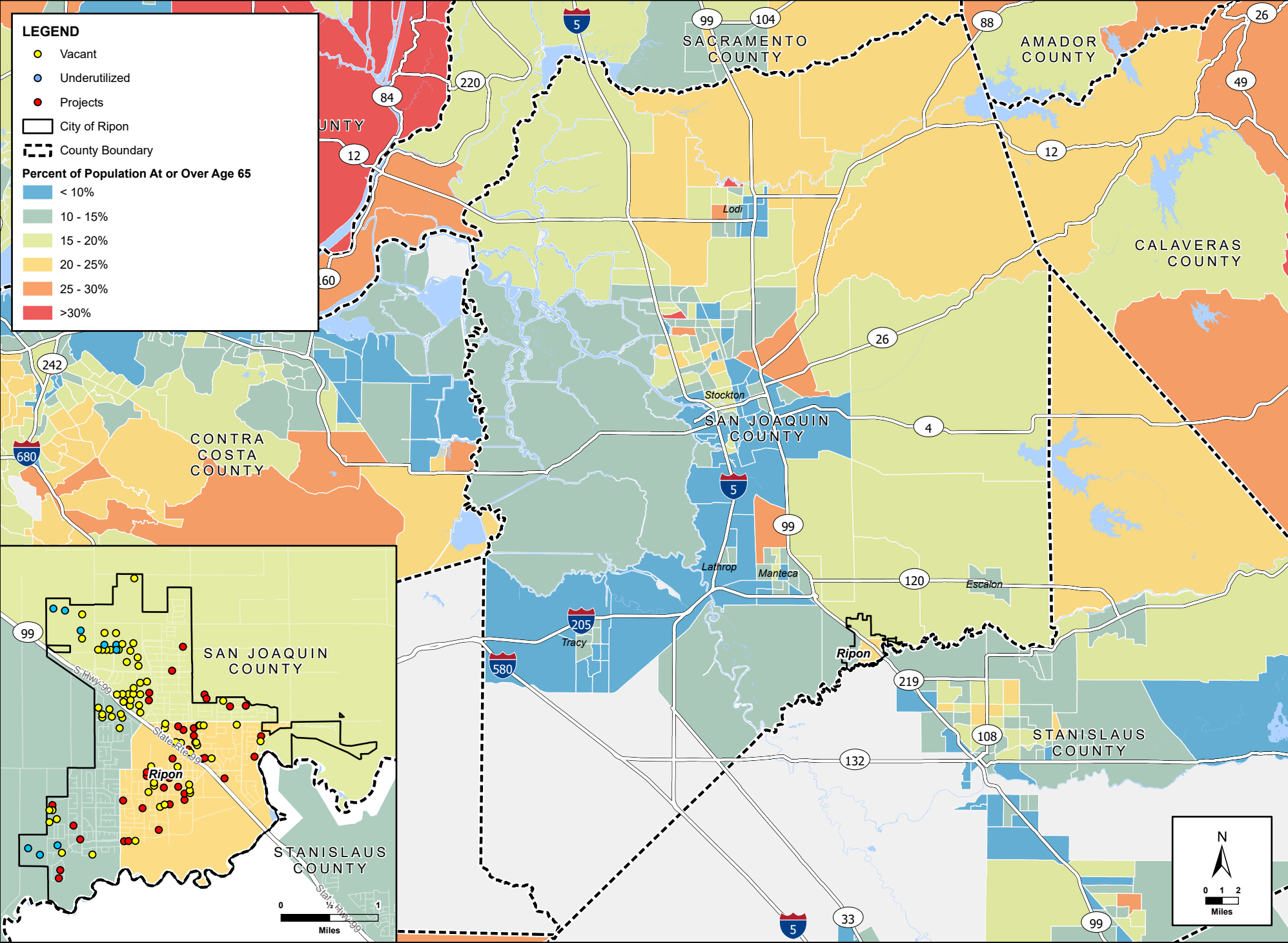
FIGURE 5-8. PERCENT OF CHILDREN IN MARRIED COUPLE HOUSEHOLDS



Sources: AFFH Data and Mapping Resources, California Department of Housing and Community Development, "Family_Status_Tract_ACS_2017_2021." Map date: March 4, 2024

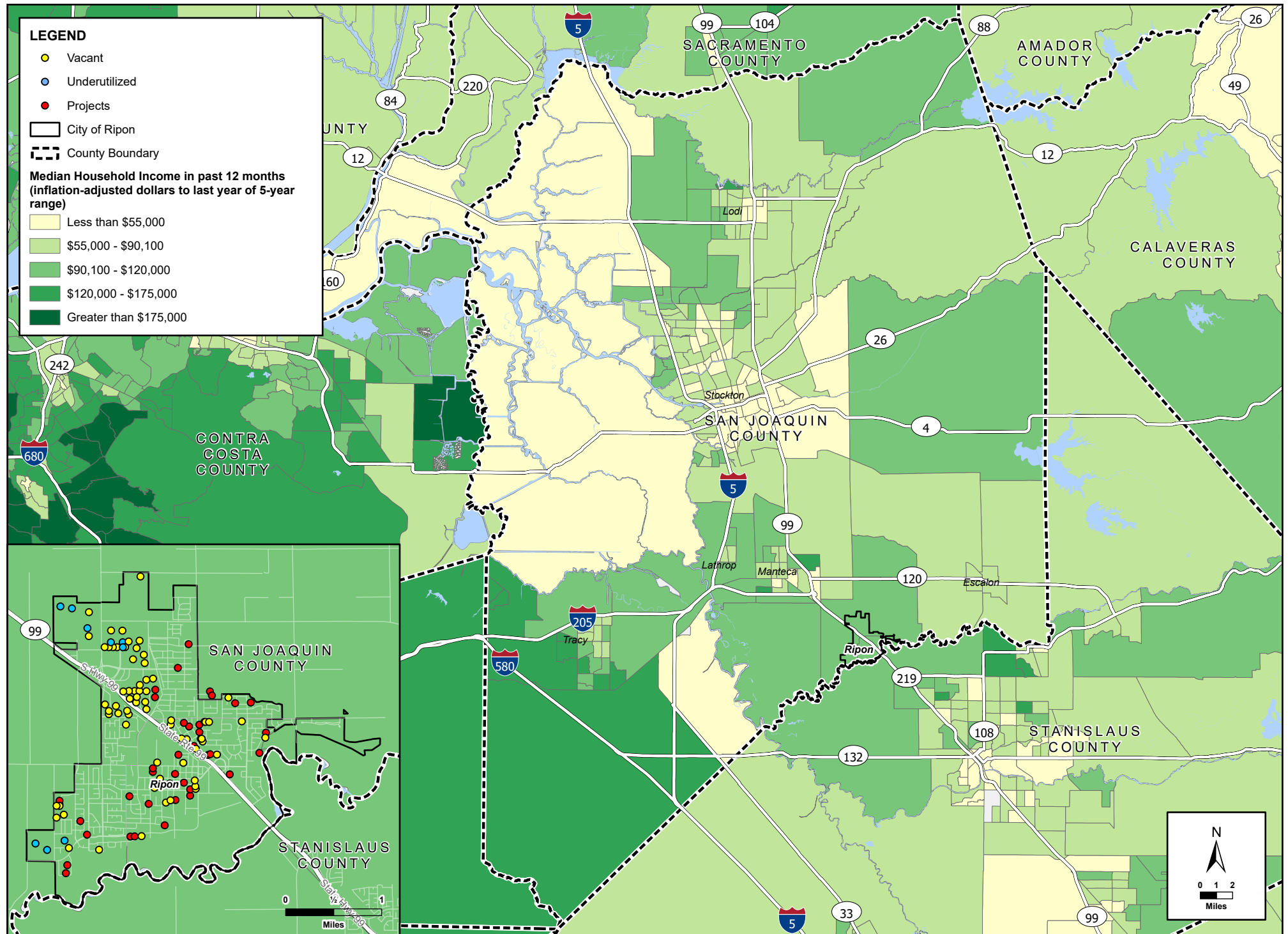
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FIGURE 5-10. PROPORTION OF SENIOR RESIDENTS BY CENSUS TRACT



Sources: AFFH Data and Mapping Resources, California Department of Housing and Community Development, "FamilyStatus_Tract_2015_19." Map date: March 4, 2024

FIGURE 5-11. MEDIAN INCOME (TRACT) - ACS (2017-2021)



3. RACIALLY OR ETHNICALLY CONCENTRATED AREAS OF POVERTY (R/ECAP)

To assist communities in identifying racially/ethnically concentrated areas of poverty (R/ECAPs), HUD has developed a census tract-based definition of R/ECAPs. The definition involves a racial/ethnic concentration threshold and a poverty test. The racial/ethnic concentration threshold is straightforward: R/ECAPs must have a non-white population of 50% or more. Regarding the poverty threshold, Wilson (1980) defines neighborhoods of extreme poverty as census tracts with 40% or more of individuals living at or below the poverty line. Because overall poverty levels are substantially lower in many parts of the country, HUD supplements this with an alternate criterion. Thus, a neighborhood can be a R/ECAPs if it has a poverty rate that exceeds 40% or is three or more times the average tract poverty rate for the metropolitan/micropolitan area, whichever threshold is lower.

As shown in Figure 5-12, according to the Affirmatively Furthering Fair Housing Dataset, R/ECAPs found in San Joaquin County are located in Stockton and Lodi and their surrounding areas. No R/ECAPs were identified in the City of Ripon. Comparing Figure 5-4 (Diversity Index) to Figure 5-11 (Median Household Income), it appears that there are no significant patterns impacting census tracts with high diversity index and low median household incomes in the City. As discussed in the Findings section, the Housing Plan includes programs to encourage increased diversity and housing opportunities throughout the City.

Racially Concentrated Areas of Affluence (RCAA)

According to the Housing and Community Development AFFH Guidance Memo, “segregation is a continuum, with polarity between race, poverty, and affluence, which can be a direct product of the same policies and practices.” Therefore, both sides of the continuum must be examined. While HCD does not have a standard definition for RCAAs, looking at the percentage of the White population and median household income can provide a good indicator for areas of affluence.

In addition to RECAPs utilized by HUD, HCD has refined a Racially Concentrated Areas of Affluence (RCAAs) metric which assists in more fully telling the story of segregation and income in California. RCAAs are defined as census tracts where 1) the percentage of White population is 125% or more compared to the Council of Governments (COG) region, and 2) the median household income is 1.5 times higher than the COG median. HCD’s mapped RCAAs focus on areas with a predominantly White population and above average incomes and do not address areas of affluence with predominantly non-White populations. Census tract 50.03 located in the northern portion of the City is designated as RCAA, as shown in Figure 5-13. Countywide, there are six census tracts designated as RCAAs, including two located to the northwest of Lodi, two located to the northwest of Stockton, one located to the south of Tracy, and one located to the north of Ripon. Census tract 50.03 located in the northern portion of the City is designated as RCAA, as shown in Figure 5-13. Compared with the majority of jurisdictions within the County, Ripon has higher percentage of RCAAs.

FIGURE 5-12. RACIALLY AND ETHNICALLY CONCENTRATED AREAS OF POVERTY - CENSUS TRACT (2009-2013)

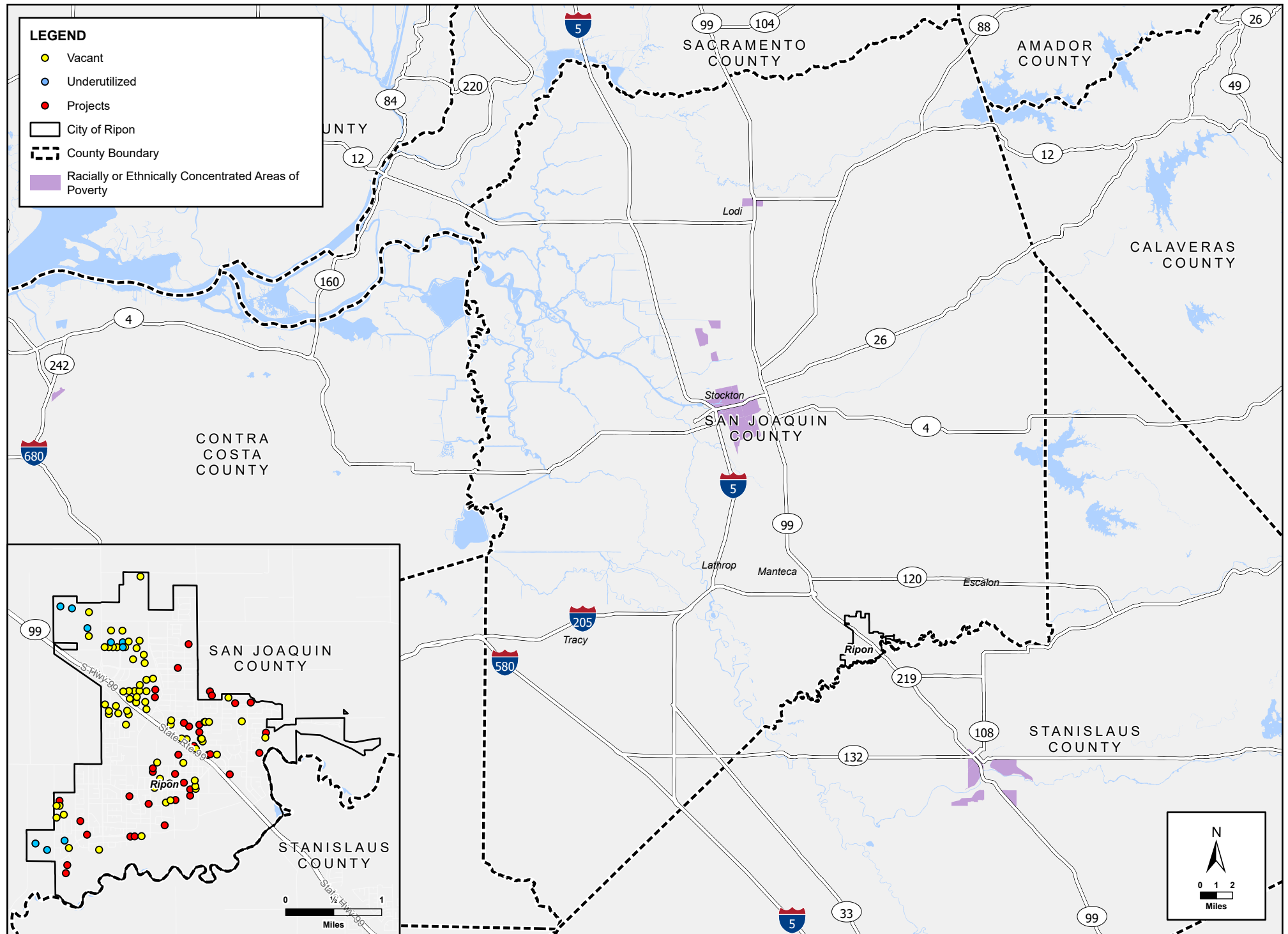
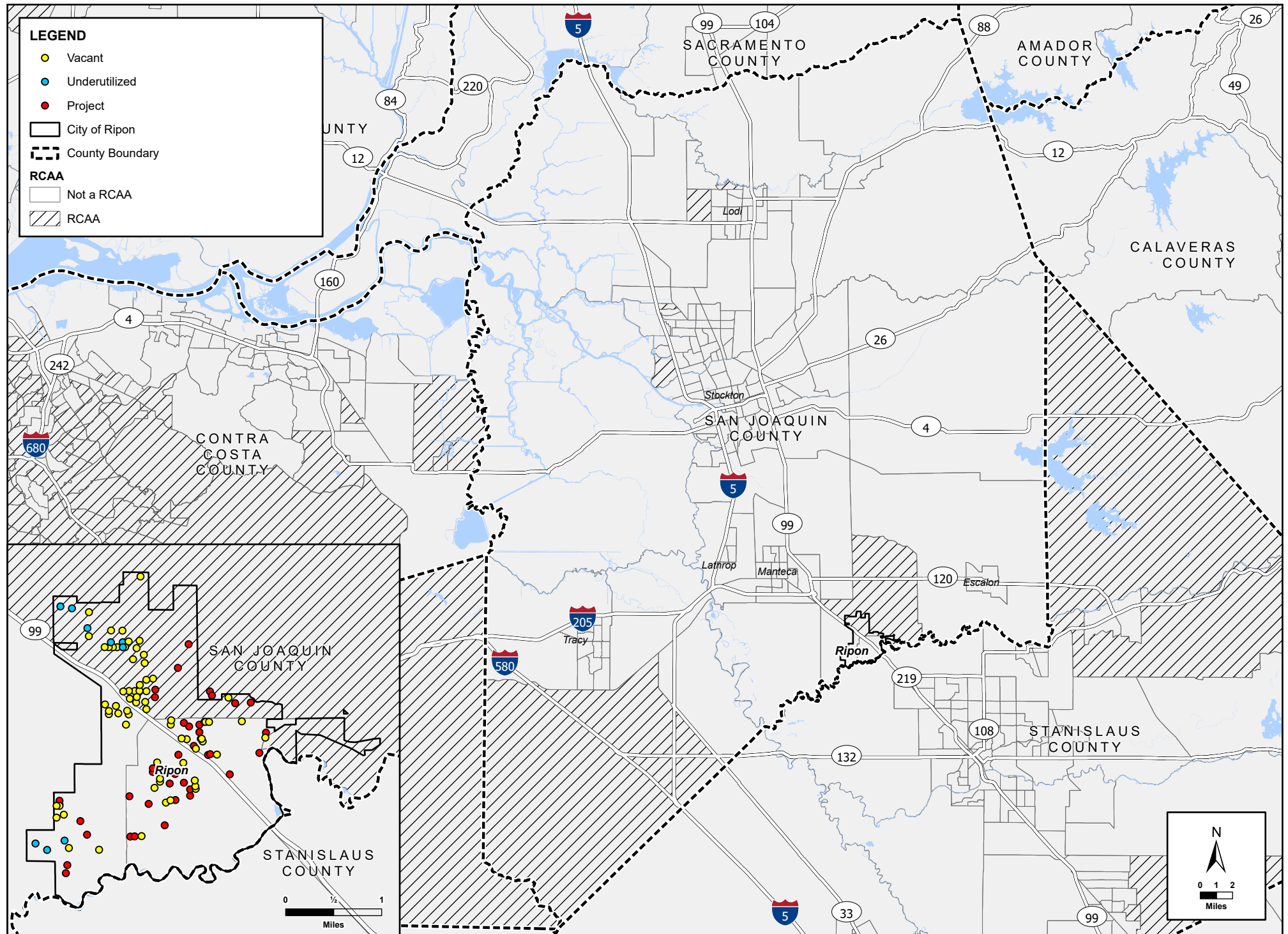


FIGURE 5-13. RACIALLY CONCENTRATED AREAS OF AFFLUENCE (RCAA) - ACS (2015 -2019)



4. DISPARITIES IN ACCESS TO OPPORTUNITIES

The Department of Housing and Community Development together with the California Tax Credit Allocation Committee (TCAC) established the California Fair Housing Task Force to provide research, evidence-based policy recommendations, and other strategic recommendations to HCD and other related state agencies/departments to further the fair housing goals (as defined by HCD). The Task Force developed the 2023 TCAC/HCD Opportunity Area Maps to understand how public and private resources are spatially distributed. The Task Force defines opportunities as pathways to better lives, including health, education, and employment. Overall, opportunity maps are intended to display which areas, according to research, offer low income children and adults the best chance at economic advancement, high educational attainment, and good physical and mental health.

The opportunity maps are made from composite scores of three different domains made up of a set of indicators. Based on these domain scores, census tracts are categorized as Highest Resource, High Resource, Moderate Resource, Low Resource, or High Segregation and Poverty. Table 5-3 shows the full list of indicators.

Table 5-3: Domains and List of Indicators by Factors	
Domain	Indicator
Economic	• Poverty • Adult education • Employment • Job proximity • Median home value
Education	• Math proficiency • Reading proficiency • High school graduation rates • Student poverty rates
Environmental	• CalEnviroScreen 3.0 pollution indicators and values
Source: California Fair Housing Task Force, Methodology for TCAC/HCD Opportunity Maps, December 2020.	

TCAC/HCD OPPORTUNITY AREA MAPS

According to the Task Force's methodology, the tool allocates 20% of the tracts in each region with the highest relative index scores to the "Highest Resource" designation and the next 20% to the "High Resource" designation. Each region then ends up with 40% of its total tracts as "Highest" or "High" resource. These two categories are intended to help State decision-makers identify tracts within each region that the research suggests low income families are most likely to thrive, and where they typically do not have the option to live—but might, if given the choice. The remaining tracts are then evenly divided into "Low Resource" and "Moderate Resource".

The Task Force analyzed three domains (Economic, Environmental, Education) to establish the resource category for each block group. The Economic Domain (Figure 5-14) analyzes poverty, level of adult education, employment rates, job proximity, and median home value in each tract. The Education Domain (Figure 5-15) analyzes math/reading proficiency, high school graduation rates, and the student poverty rate. The Environmental Domain (Figure 5-16) looks at the CalEnviroScreen 3.0 Pollution indicators (Exposures and Environmental Effect indicators) and processed values. Each Figure includes the locations of proposed sites to accommodate the 6th Cycle RHNA.

Figure 5-17 identifies the final resource categories of each census tract, as identified on the TCAC/HCD Opportunity Map, as well as the locations of the proposed sites to accommodate the 6th Cycle RHNA.

Countywide, there are varying levels of opportunity with highest and high areas located predominantly in the Tracy region, between western Manteca and Lathrop, extending north of the Manteca city limits, extending south of Manteca and Lathrop to beyond the County boundary, in and around Ripon and Escalon, in the region around Lodi, with the majority of Ripon designated as high opportunity and the northeast area of the City designated as highest opportunity, as shown in Figure 5-17. Low resource areas

are generally located in the central portion of the County, including, portions of Stockton, Lodi, and their surrounding areas. Within the County, areas designated as high segregation and poverty are located in Stockton and Lodi areas. As the Housing Report for the San Joaquin Valley 2022 identified, low resource areas tend to be predominantly Hispanic/Latino concentrations within the region. In contrast, there is a notable high resource trend for communities with predominantly White populations in the San Joaquin Valley, which illustrates the mapping correlation to Census Data racial/ethnic make-up. These resource patterns indicate that there may be significant racial disparities in accessing opportunity within the region.

All tracts of the City have high or the highest levels of opportunity (see Figure 5-17) and the proposed sites to accommodate the 6th Cycle RHNA are located throughout the City in the same level of opportunity to the extent feasible, given the City's existing built-out development pattern. Table 5-4 identifies the resources levels by census tract and the corresponding scores for economic, educational and environmental indicators.

Table 5-4: Opportunity Resource Levels by Census Tract				
Census Tract	Resource Level	Economic Score	Environmental Score	Education Score
Census Tract 50.01	High Resource	0.783	0.145	0.928
Census Tract 50.03	Highest Resource	0.877	0.13	0.986
Census Tract 50.04	High Resource	0.833	0.051	0.928
Source: California Department of Housing and Development, Affirmatively Furthering Fair Housing Data and Mapping Resources, accessed January 11, 2024.				

FIGURE 5-14. TCAC/HCD OPPORTUNITY MAP - ECONOMIC SCORE (HCD, 2023) - TRACT

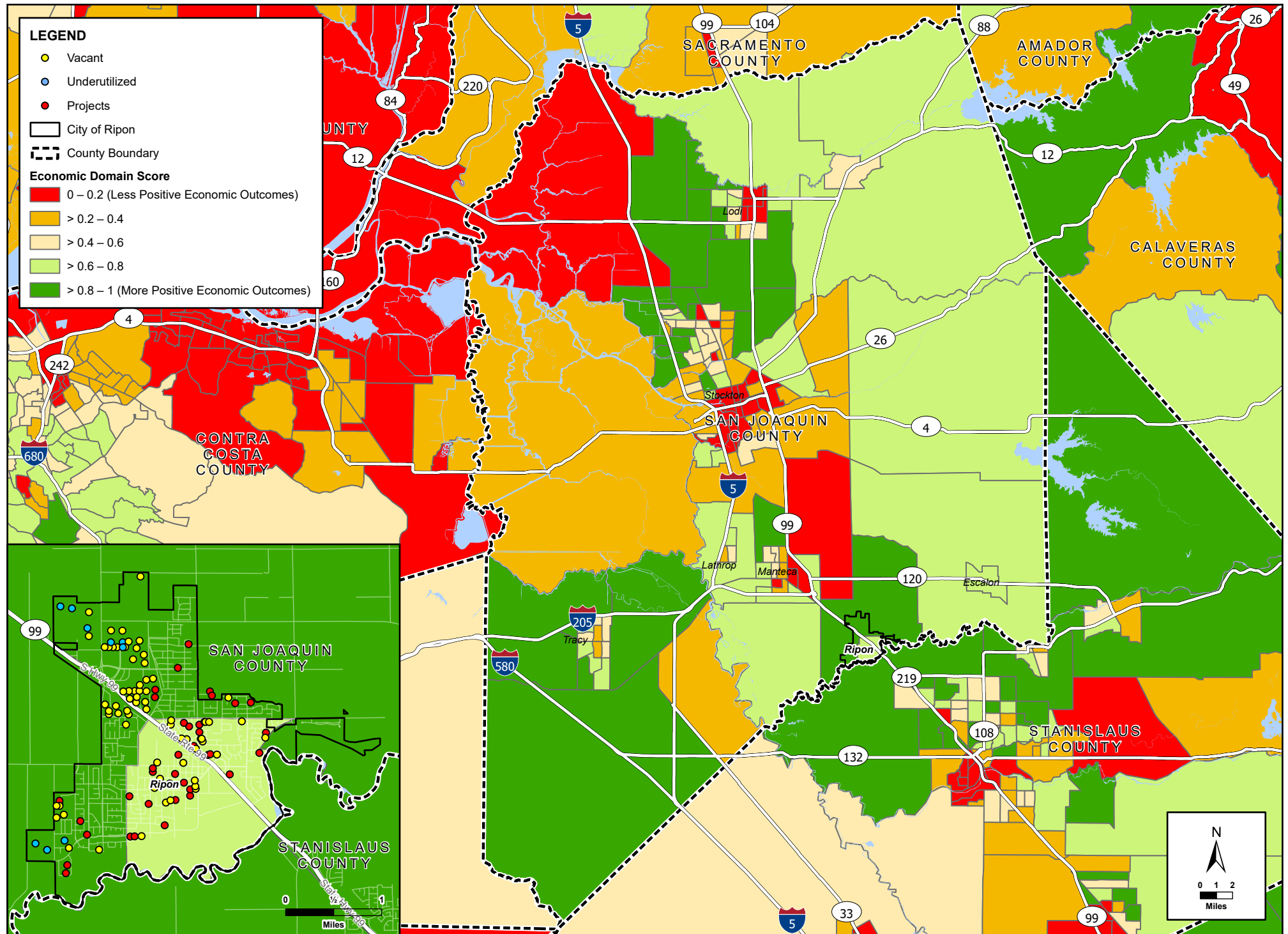
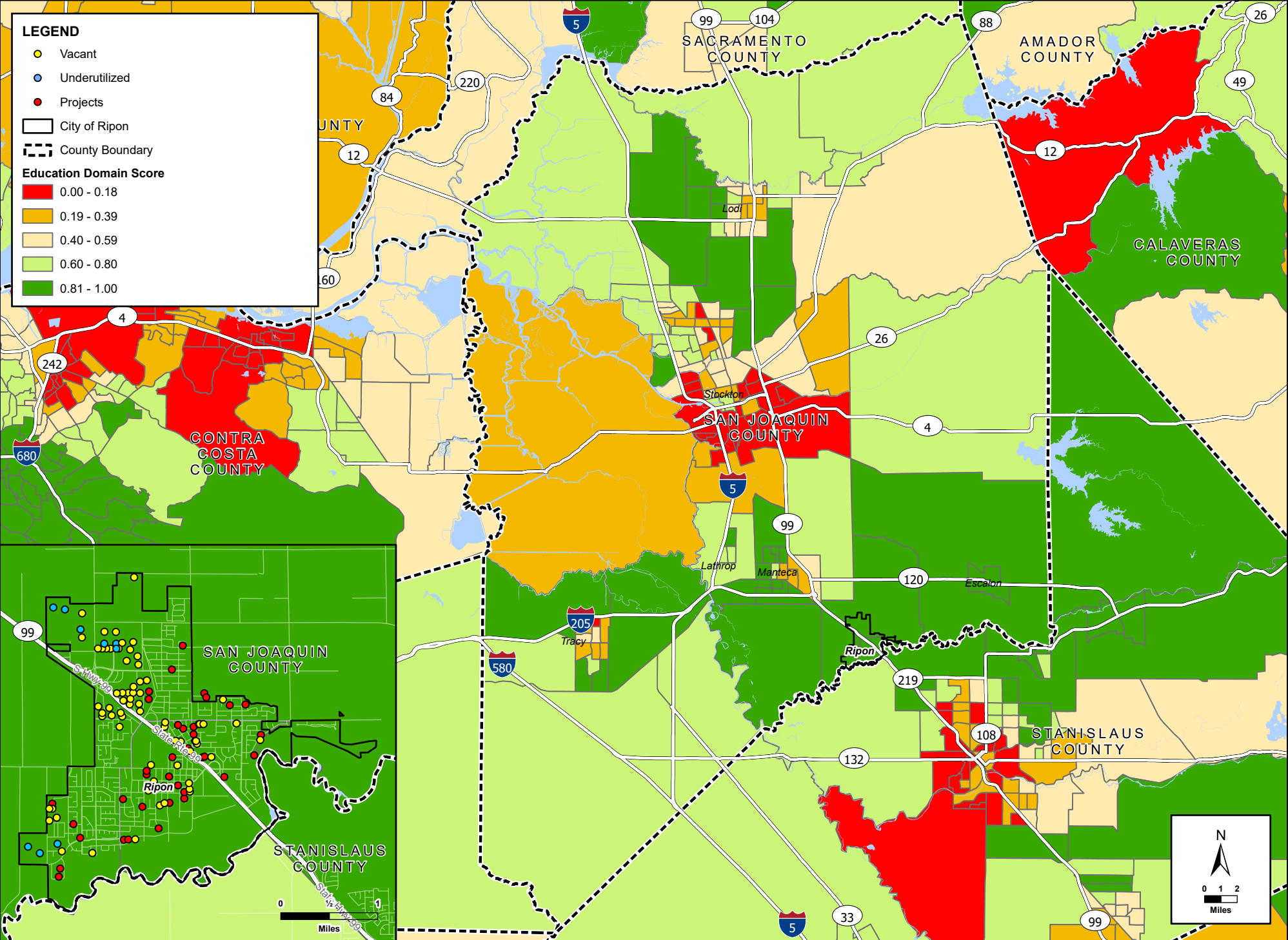
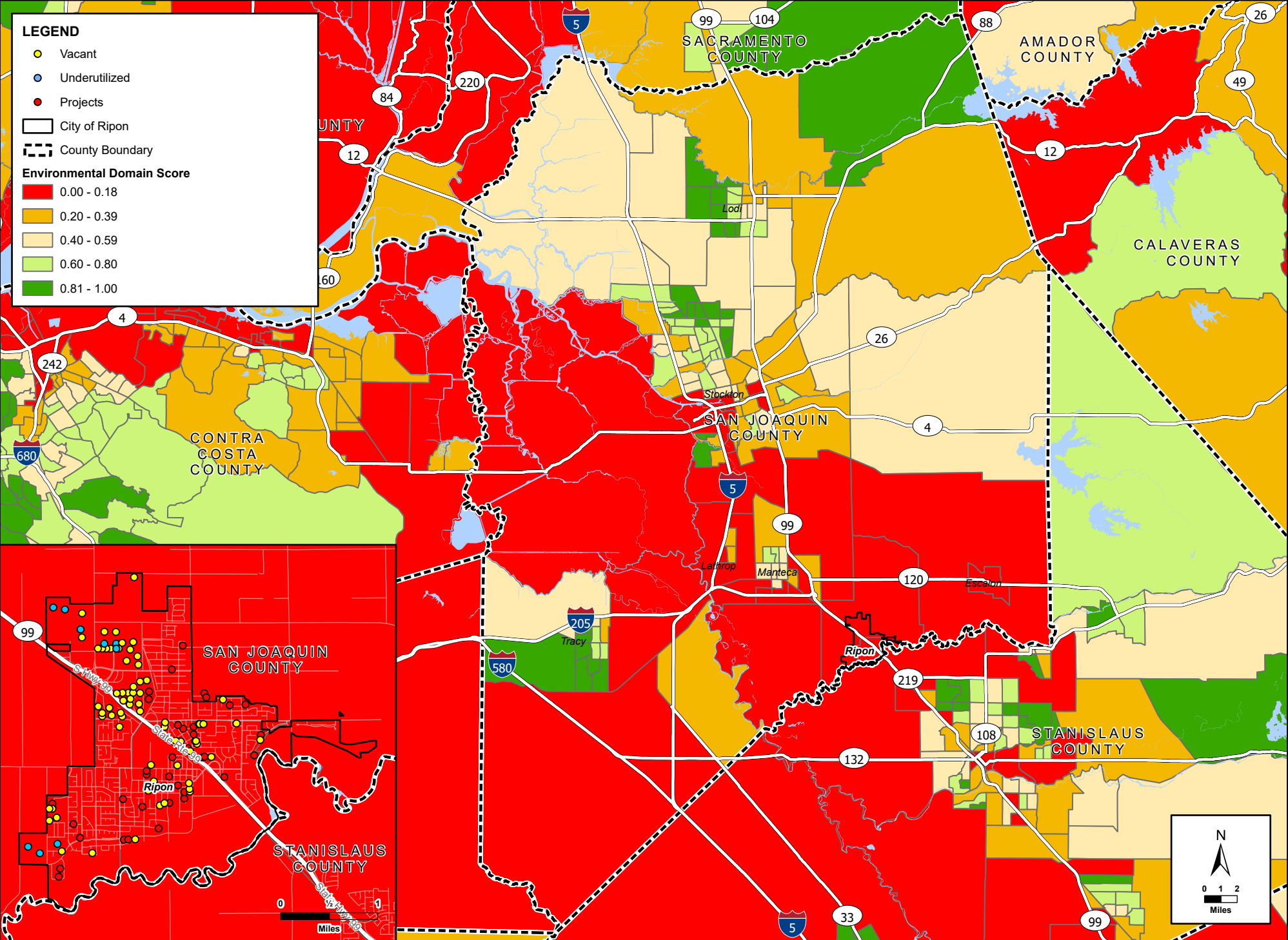


FIGURE 5-15. TCAC/HCD OPPORTUNITY MAP - EDUCATION SCORE (HCD, 2023) - TRACT



Sources: AFFH Data and Mapping Resources, California Department of Housing and Community Development, "COG Geography TCAC/HCD Opportunity Map - Education Score (HCD, 2023) - Tract". Map date: March 4, 2024

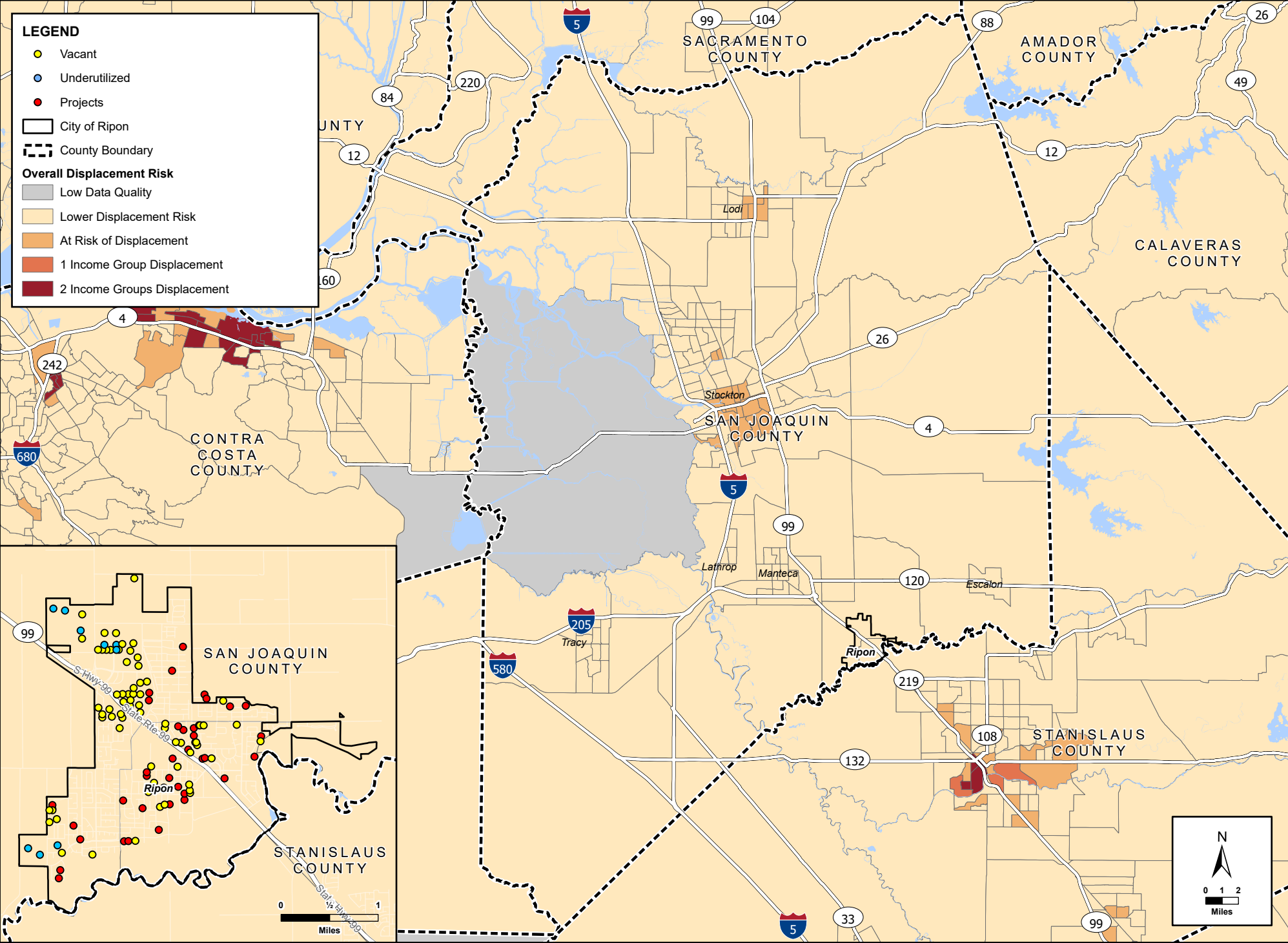
FIGURE 5-16. TCAC/HCD OPPORTUNITY MAP - ENVIRONMENTAL SCORE (HCD, 2023) - TRACT



Sources: AFFH Data and Mapping Resources, California Department of Housing and Community Development, "COG Geography TCAC/HCD Opportunity Map - Environmental Score (HCD, 2023) - Tract". Map date: March 4, 2024

[illegible]

FIGURE 5-18. ESTIMATED DISPLACEMENT RISK - OVERALL DISPLACEMENT (UCB, URBAN DISPLACEMENT PROJECT 2022)



Economic Opportunity

As described above, the Fair Housing Task Force calculates economic scores based on poverty, adult education, employment, job proximity, and median home values. As shown in Table 5-4 above, the overall economic scores in Ripon range from 0.78 to 0.83. The economic scores are relatively consistent in the City. Census tract 50.01 located at the southeastern portion of the City has a less positive economic score (between 0.6 and 0.8). Other census tracts have a higher economic score (more than 0.8), including census tracts 50.03 and 50.04. Based on this analysis, the City finds that the concentration of low economic scores has no correlation with the degree of diversity throughout the City. The concentration of low economic opportunity census tracts correlates with the census tracts with the highest proportions of senior residents. The TCAC economic scores do not show strong correlations with other protected and sensitive classes. These patterns are similar throughout the north San Joaquin County. Compared with other surrounding jurisdictions, Ripon has higher percentages of census tracts with higher economic scores.

Table 5-5. Employment by Characteristics and Regional (City/County) Comparison								
Characteristic	Ripon			San Joaquin County			Difference in Employment/ Population Ratio	Difference in Unemployment Rate
	Total	Employment/ Population Ratio	Unemployment rate	Total	Employment/ Population Ratio	Unemployment rate		
Population 16 years and over	12,618	60.5%	3.6%	47,390	69.4%	6.0%	-8.9%	-2.4%
Age								
60 to 64 years	1,083	58.2%	5.4%	40,445	51.4%	5.7%	6.8%	-0.3%
65 to 74 years	1,600	23.3%	0.0%	56,655	20.3%	5.5%	3.0%	-5.5%
75 years and over	1,141	0.5%	0.0%	39,294	4.5%	1.7%	-4.0%	-1.7%
Race And Hispanic or Latino Origin								
White alone	11,046	59.4%	3.6%	305,138	54.8%	6.7%	4.6%	-3.1%
Black or African American alone	79	100.0%	0.0%	41,369	49.6%	10.9%	50.4%	-10.9%
American Indian and Alaska Native alone	66	36.4%	0.0%	3,660	54.9%	9.4%	-18.5%	-9.4%
Asian alone	265	74.0%	9.3%	92,493	57.9%	6.1%	16.1%	3.2%
Native Hawaiian and Other Pacific Islander alone	14	100.0%	0.0%	3,255	48.3%	9.6%	51.7%	-9.6%
Some other race alone	266	57.5%	7.3%	55,798	60.0%	7.0%	-2.5%	0.3%
Two or more races	882	69.0%	1.0%	69,285	60.1%	9.1%	8.9%	-8.1%
Hispanic or Latino origin (of any race)	3,028	62.0%	4.9%	217,614	59.4%	7.9%	2.6%	-3.0%
White alone, not Hispanic or Latino	8,696	59.6%	3.0%	196,047	52.7%	6.3%	6.9%	-3.3%
Population 20 to 64 years	8,986	77.5%	3.4%	430,999	68.8%	6.8%	8.7%	-3.4%
Sex								
Male	4,670	82.5%	3.2%	216,859	75.6%	6.4%	6.9%	-3.2%
Female	4,316	72.1%	3.7%	214,140	61.9%	7.2%	10.2%	-3.5%
With own children under 18 years	1,632	73.3%	0.3%	84,943	61.6%	8.2%	11.7%	-7.9%
Poverty Status in The Past 12 Months								

Below poverty level	480	60.4%	14.5%	50,697	33.0%	24.6%	27.4%	-10.1%
At or above the poverty level	8,497	78.6%	2.9%	372,735	75.0%	5.4%	3.6%	-2.5%
Disability Status								
With any disability	671	30.7%	19.5%	47,244	34.9%	12.4%	-4.2%	7.1%
<i>Source: U.S. Census Bureau, ACS16-20(5-year estimates), Table S2301.</i>								

As shown in Table 5-5 above, the City's older population (60+) has a higher rate of employment per total population than the Countywide cohort and experiences slightly lower unemployment rates (unemployed persons as total of the workforce) as the Countywide, except persons aged 75 years and over. The only races in the City that experience lower employment to population ratios than the Countywide average are Native Hawaiian and Other Pacific Islander alone and Some other race alone. All other races experience employment rates that are similar or higher than the County averages. All race/ethnicities except Asian alone have a similar or lower unemployment rate than the Countywide average. The Asian alone population in Ripon experiences 3.2% higher unemployment than the Countywide average. Females in Ripon, including females with their own children under 18 years of age, experience slightly higher employment than the Countywide average. Females with their own children under 18 years of age experience slightly lower unemployment rate than the County average. The City's population that is below the poverty level experiences 27.4% higher rate of employment per total population and 10.1% lower unemployment rate than the Countywide cohort. Persons with a disability in the City have a 4.2% lower rate of employment to total working age population than Countywide. Overall, persons aged 75 years and over, Asian alone and some other race alone population, and persons with a disability are the only population group that experiences a higher rate of unemployment than the Countywide average. It is noted that while the difference in employment to population ratio is assumed to result from less access for the purpose of the above discussion, there is also the potential in this category for persons who choose to not be in the labor force. This is different from the unemployment rate which measures persons that are in the labor force but are not employed.

As shown in Figure 5-19, the job proximity index varies in Ripon. The western portion of the City (census tract 50.04) has lower job proximity index scores than eastern Ripon. On a scale from zero to 100 where 100 is the closest proximity to jobs, only portions of census tract 50.04 has a job proximity score that are below 20, which is similar or lower than scores in some other San Joaquin County jurisdictions, including Tracy, Manteca, Escalon, and the northern areas in Stockton. Census tracts in Lodi and the southern areas of Stockton have relatively higher job proximity scores than census tracts in Ripon. While the concentration of lower job proximity score census tracts does not show a clear pattern with any protected and sensitive classes (see Figures 5-3 through 5-13 for concentrations of protected classes by area) and does not appear to have a meaningful effect on the ability of protected groups to obtain a job, there are unemployment trends among protected classes as discussed above.

According to the U.S. Census Bureau, between 2015 and 2020, the number of jobs in Ripon increased from 3,072 to 3,684, at an annual rate of 4%. The City's General Plan identifies sites to provide a range of jobs, with the intent of increasing local employment and economic opportunities for City residents.

Educational Opportunity

Countywide, there are varying levels of educational scores. The highest scoring areas are located in the central and southwestern portions of the County, with low scores located in areas of the north portion of the County. In Ripon, the educational opportunity scores are generally high across census tracts. As shown in Table 5-4 above, the overall education opportunity scores in Ripon range from 0.93 to 0.99.

Education scores are distributed unevenly in San Joaquin County with Tracy, Lathrop, Ripon, Escalon, and Lodi having most of their census block groups with moderate to high education scores. In contrast, Stockton and surrounding areas tend to have more census block groups with less positive education scores. Compared with other jurisdictions in San Joaquin County, Ripon tends to have higher education scores. A review of the predominant racial and ethnic group concentrations in San Joaquin County indicates that the concentration of low education opportunity census tracts does not show strong correlations with protected and sensitive classes.

While educational opportunity scores are relatively even across the City and the adjacent unincorporated area, there is varied opportunity based on the schools of the Ripon Unified School District (RUSD). According to the California Department of Education's California School Dashboard, in 2023 RUSD had an enrollment of 3,302 students. The ethnic/racial make-up was: 0.8% African American, 0.4% American Indian, 7.0% Asian, 1.5% Filipino, 38.6% Hispanic, 4.4 % Two or More Races, 0.1% Pacific Islander, and 45.6% White. A total of 32.3% of the district's students come from socioeconomically disadvantaged backgrounds, 8.9% are English learners and 10.0% are students with disabilities. RUSD has seven schools, which are located in or just outside the City limits, as shown below in Table 5-6.

Table 5-6: RUSD Schools Performance		
School Names	English Language Arts	Mathematics
Colony Oak Elementary School (22241 South Murphy Road)	<i>3.4 points above standard</i>	<i>13.6 points below standard</i>
Harvest High School (729 West Main Street)	<i>2.5 points above standard</i>	<i>166.6 points below standard</i>
Park View Elementary (751 Cindy Drive)	53.6 points above standard	40.2 points above standard
Ripon Elementary (509 West Main Street)	32.1 points above standard	<i>7.3 points below standard</i>
Ripon High (301 North Acacia Avenue)	45.9 points above standard	<i>17.5 points below standard</i>
Ripona Elementary (415 East Oregon Street)	<i>7.7 points below standard</i>	<i>37.8 points below standard</i>
Weston Elementary (1660 Stanley Drive)	<i>23.3 points above standard</i>	6.4 points above standard
RUSD	23.6 points above standard	6.2 points below standard
<i>Note: Scores below the RUSD average scores are in italics.</i>		

As shown above, district-wide, RUSD has high English language arts scores (23.6 points above standard) and low mathematics scores (6.2 points below standard). The schools that have English Language Arts or Mathematics scores that are lower than the district average do not have enrollment boundaries that correspond to high concentrations of protected or sensitive classes and, similarly, access to higher-performing schools does not correspond to concentrations of particular race, income, disability, age, or familial characteristics.

Environmental Opportunity

Environmental health scores are determined by the Fair Housing Task Force based on CalEnviroScreen 3.0 pollution indicators and values. The California Office of Environmental Health Hazard Assessment (OEHHA) compiles these scores to help identify California communities disproportionately burdened by multiple sources of pollution. In addition to environmental factors (pollutant exposure, groundwater threats, toxic sites, and hazardous materials exposure) and sensitive receptors (seniors, children, persons with asthma, and low birth weight infants), CalEnviroScreen also takes into consideration socioeconomic factors. These factors include educational attainment, linguistic isolation, poverty, and unemployment. As shown in Table 5-4 above, the overall environmental scores in Ripon range from 0.05 to 0.15. Environmental scores are distributed evenly within the City. The low environmental scores likely stem from Ripon's location in a predominately agricultural area, which increases exposure to pesticides, and the rural areas are primarily served by private wells, which may have lower water quality than the municipal water source.

As indicated by Figure 5-16, all census tracts within the City have relatively low environmental opportunity scores. A review of predominant racial populations, neighborhood diversity, household types, median income, persons with a disability, and seniors does not indicate that these areas correspond with any concentration of these protected classes in areas with lower scores versus higher scores. As shown in Figure 5-16, environmental scores are distributed unevenly throughout the County, generally with lower environmental scores in southwestern areas and higher environmental scores in mountainous northeastern portions of the County.

A disadvantaged community or environmental justice community (EJ Community) is identified by the California Environmental Protection Agency ("CalEPA") as "areas that are disproportionately affected by environmental pollution and other hazards that can

lead to negative health effects, exposure, or environmental degradation,” and may or may not have a concentration of low-income households, high unemployment rates, low homeownership rates, overpayment for housing, or other indicators of disproportionate housing need. In February 2021, the California Office for Environmental Health Hazard Assessment (COEHHA) released the fourth version of CalEnviroScreen, a tool that uses environmental, health, and socioeconomic indicators to map and compare community’s environmental scores. In the CalEnviroScreen tool, communities that have a cumulative score in the 75th percentile or above (25% highest score census tracts) are those that have been designated disadvantaged communities under SB 535. Communities that are identified as an EJ Community based on their cumulative pollution exposure score are targeted for investment through the State cap-and-trade program. However, the condition of these communities poses fair housing concerns due to disproportionate exposure to unhealthy living conditions. As shown in Figure 5-18, there are no EJ Communities located in Ripon. A review of predominant racial populations, neighborhood diversity, household types, median income, persons with a disability, and seniors does not indicate that these areas correspond with any concentration of these protected classes. Based on this analysis, there are no discernible patterns of concentration of protected classes in the City’s areas with the less positive environmental outcomes.

Transportation

San Joaquin Regional Transit District (RTD) is the regional transit provider for San Joaquin County, serving the Stockton Metropolitan Area and the County with intercity, interregional, and rural transit services. SJRTD also provides the County Hopper, a deviated fixed-route service serving San Joaquin County and providing intercity connections between Stockton, Tracy, Lodi, Manteca, Ripon, Lathrop, and Escalon.

The City’s Blossom Express bus operates on Tuesdays and Thursdays providing a fixed route service to stops in Ripon including SaveMart and the Ripon Library, and in Modesto to Vintage Faire Mall and the Target Center. Deviations within $\frac{3}{4}$ mile of the bus stop are available upon request. Connections to eTrans (Escalon) at Dale & Veneman, Modesto, RTD (San Joaquin County) and MAX (Stanislaus County) bus lines are available. Generally, the area served by the Blossom Express is the central area of the City and does not correspond to the City’s Census Tracts or block groups. Given that the route operates twice per week, the City’s transit service is limited on a citywide basis. There is no discernible connection between access to transit and location of areas with any predominant population by race or ethnicity or with concentrations of seniors. The City finds that the access to transit has no correspondence with the concentration with protected classes, but that limited access to transportation decreases access to Citywide and regional opportunities for households without personal transportation.

FINDINGS

Overall, it appears that residents of Ripon have similar levels of access to opportunities, ranging from high resource to the highest resource. As shown in Table 5-4, the educational, economic, and environmental opportunity scores also vary across census tracts in the City. Employment-generating areas designated by the General Plan and the North Pointe Specific Plan are envisioned to provide new employment opportunities, including skilled and high-quality jobs, to improve economic outcomes for City and regional residents. While the City has promoted opportunities for all income levels in its new residential subdivisions and new developments, there has been a limited amount of affordable housing, particularly lower income housing, developed in Ripon over the past several decades, limiting access to opportunity areas and contributing to the City’s RCAA. New mixed-use development in the City is envisioned to provide new safe residential housing units, new employment opportunities, and new space for the development of commercial projects offering a variety of goods and services. Moreover, by bringing residential units and jobs closer together, the City strives to reduce vehicle miles traveled, reduce greenhouse gas (GHG) emissions, and improve air quality, thereby working to improve access to higher levels of environmental health.

5. DISPROPORTIONATE HOUSING NEEDS, INCLUDING DISPLACEMENT

The analysis of disproportionate housing needs within Ripon evaluated existing housing need, need of the future housing population, and units within the community at-risk of converting to market-rate.

Existing Needs

The San Joaquin County AI indicates that a significant percentage of residents throughout San Joaquin County experience housing needs, defined by HUD as cost burden, severe cost burden, overcrowding, and incomplete kitchen or plumbing facilities, with the rate of these needs varying by group and location. Significant contributing factors to disproportionate housing needs in San Joaquin County are identified in the Housing Report of San Joaquin Valley as:

- Available, affordable units in a range of sizes
- Resident displacement due to economic pressures
- Few private investments in specific neighborhoods
- Few public investments in specific neighborhoods, including services or amenities
- Few renter protections
- Few protections for mobile home park residents
- Land use and zoning laws
- Lending discrimination
- Few rental relief programs for people at risk of homelessness

As described in Chapter 6 of this Background Report, the City works with affordable housing developers to help facilitate the development of housing for lower income households. Ripon has 71 rent-restricted units, representing approximately 1% of the City's housing stock. The City works with affordable housing developers to identify and evaluate potential sites and has developed affordable units to expand opportunities for lower and moderate income households throughout the City.

Future Growth Needs

The City's future growth need is based on the RHNA, which allocates production of 347 very-low, 218 low, 255 moderate, and 604 above moderate income units to the City for the 2023-2031 planning period. Figure 5-1 show that proposed affordable units are dispersed throughout the community, to the extent feasible based on the City's largely built-out land uses in its core area, and do not present a geographic barrier to obtaining affordable housing. In addition, the City actively promotes the opportunity for existing residents and development projects to include ADUs and JADUs as a way to accommodate additional development at all income levels throughout the community. Appendix A of this Housing Element shows the City's ability to meet its 2023-2031 RHNA need at all income levels. This demonstrates the City's ability to accommodate the anticipated future affordable housing needs of the community.

Cost Burden and Severe Cost Burden

A household is considered cost burdened if the household pays more than 30% of its total gross income for housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For homeowners, housing costs include mortgage payment, taxes, insurance, and utilities.

Figures 5-21 and 5-22 indicate renter households and owner households demonstrate similar patterns of overpayment. For renter households, census tract 50.04 has 60%-80% of the population overpaying, census tract 50.01 has 40% - 60% of the population overpaying, and census tract 50.03 has less than 20% of the population overpaying. For owner households, all census tracts within the City has 20% - 40% of the population overpaying. Overpayment increases the risk of displacing residents who are no longer able to afford their housing costs. To address displacement risks due to overpayment, the City will facilitate the development of quality, affordable housing in the community through provision of regulatory incentives and financial assistance or partnerships with developers (Program 4), preserve existing affordable housing (Program 15), provide information regarding housing assistance programs and affordable housing (Program 18), and continue to seek additional Housing Choice Vouchers and other forms of direct assistance (Program 23).

As discussed previously in the Background Report, 29.9% of renters in Ripon overpay for housing. Approximately 1,675 (29.9%) of households in Ripon overpay for housing, which is lower than the percent of households (40.2%) in San Joaquin County overpaying for housing. The majority of households in Ripon overpaying for housing are in the extremely low (200 households overpaying), very

low (400 households overpaying), and low (410 households overpaying) categories. In Ripon, more owner households overpay for housing (1,025 owner households overpaying) than renter households (650 renter households overpaying).

According to data reported in the San Joaquin County AI, the most common problems in San Joaquin County are severe housing cost burden and housing cost burden, representing 30.8% and 24.6% of all problems, respectively. As the 2020 AI identified, 8.6% of Small-Related and 3.5% of Large-Related households earning up to 80% AMI in the Urban County are cost burdened or severely cost burdened. This trails the prevalence of such cost burdened households statewide. However, elderly households with incomes up to 80% AMI in the Urban County are cost burdened at a higher rate than in California as a whole. In California, 8.4% of elderly households were cost burdened, compared to 9.8% in the Urban County. From 2010 to 2020, the median home value of Ripon increased 25.5% from \$324,900 in 2010 to \$407,600 in 2020. The median sales price for a single-family home in Ripon in 2022 was \$642,000. Figures 5-21 and 5-22 show the concentrations of cost burden by renter and homeowners Countywide. As seen in the figures, there are concentrations of cost burdened renters and homeowners Countywide.

Overcrowding

Typically, a housing unit is considered overcrowded if there is more than one person per room and severely overcrowded if there are more than 1.5 persons per room. According to data reported in the San Joaquin County AI, after cost burdens, the most common problem is overcrowding, which accounts for 7.5% of all reported housing problems.

As shown in Table 2-7 in the Housing Needs Assessment, the average household size in Ripon was 2.9 persons in 2020. As described in Table 2-37 in the Housing Needs Assessment section of the Housing Element, 0.2% of owner-occupied homes and 4.9% of renter-occupied homes are overcrowded, and a total of 1.6% of all households in Ripon are overcrowded. As Figure 5-23 indicates, all census tracts within the City have similar level of overcrowded households. Compared with other jurisdictions within the County, such as Stockton, Tracy, Lathrop, Escalon, and Lodi, Ripon has similar percentage of households that are overcrowded.

Substandard Housing

While the San Joaquin County AI identified that housing needs throughout San Joaquin County include incomplete kitchen or plumbing facilities, it did not address substandard housing. However, residents of aging housing or housing built without a permit can be expected to experience more housing quality issues than residents of newer housing and housing built to code.

As discussed in Chapter 2, the 2016-2020 ACS data indicates that 26.6% of the housing in Ripon is greater than 50 years old (i.e., built before 1970). Typically, housing over 30 years of age is more likely to have rehabilitation needs that may include plumbing, roof repairs, electrical repairs, foundation rehabilitation, or other significant improvements. While it is likely that some homeowners have conducted ongoing maintenance to maintain the value of their homes, it is likely that many of these homes need some degree of repairs. In some cases, the cost of repairs can be prohibitive, resulting in the owner or renter living in substandard housing conditions or being displaced if the house is designated as uninhabitable or during rehabilitation. According to Comprehensive Housing Affordability Strategy (CHAS) data compiled by the U.S. Census Bureau, approximately 33.1% of Ripon households have at least one housing problem, which may include overcrowding, lack of a complete kitchen, lack of complete plumbing, or cost burden. Households earning less than 30% AMI make up a very small share (5.2%) of households in Ripon but 79.3% of them experience at least one of the four housing problems. Households earning 30 to 50% AMI are the most likely to experience at least one of the four housing problems (96.3%). About 57.4% of households earning 50% to 80% AMI and about 29.8% of households earning 80% to 100% AMI experience at least one of the four housing problems. Households earning more than 100% AMI make up 64.1% of households in Ripon and are least likely (18.0%) to experience a housing problem. Additionally, about 45.7% of renter households are likely to experience at least one housing problem while about 27.7% renter households are likely to experience at least one housing problem. As identified above, many homeowners and renters in Ripon are cost burdened, and may represent a large portion of the 33.1% of households with a housing problem identified in the CHAS.

While much of the City's housing stock is generally in good condition, there are areas within the City with concentrations of blighted housing or housing in need of significant repair. Three neighborhoods, including the area generally located between E. Milgea Road

and Highway 99 bounded by Ave A to the east and Fulton Ave to the west, the area generally bounded by Highway 99 to the north, N. Acacia Ave, S. Stockton Ave, and just north of W. Main St, and the residential area located south of Second St and east of S. Locust Ave and bordered by industrial and commercial uses along W. Fifth St and S. Stockton Ave, have housing in need of major repair. Many homes in these three areas are very old, small homes that are in need of significant maintenance and rehabilitation. These areas also would benefit from neighborhood investments, including lighting and alleyway improvements. In addition to these areas, older homes in the City often need one or two minor or moderate repairs, including re-roofing, window replacement (to increase efficiency), plumbing repair or upgrades, electrical repair or upgrades, and siding repair or replacement. Based on the age of housing, observations of City staff, and input from the housing condition survey, it is estimated that approximately 3 to 5 percent of the City's housing stock is dilapidated and requires significant improvements or replacement and approximately 10 to 15 percent of the stock is in need of one or more major repairs.

While substandard housing conditions can occur in both owner-occupied housing and renter-occupied housing, in general, renters are more vulnerable than homeowners because they are more likely to have lower incomes and have less control over repairs to their residence. Almost one-third (30%) of housing units in Ripon are renter-occupied, which is a large proportion of residents that may be disproportionately affected by substandard housing conditions. Other vulnerable populations include homeowners who are seniors or residents with disabilities, who may be on fixed incomes and/or are not able to perform repairs themselves, and low-income homeowners. Neglected rental properties, illegal conditions, and other substandard housing conditions can result in disproportionate safety or health hazards. The City's participation in the Urban County CDBG/HOME Consortium includes housing rehabilitation assistance, with households facing an emergency receiving priority assistance.

Homelessness

As discussed in Chapter 2, no Homeless Count was conducted in Ripon areas in 2022. The most recent PIT count conducted in Ripon was in 2019 and there were seven unsheltered homeless individuals. Ripon Police Department contacts and observations indicate the number of homeless individuals living in Ripon continues to be seven persons. Due to their unhoused condition, the homeless population is experiencing displacement.

While single encampments can be found intermittently in various areas, the City does not have any location with a consistent concentration of homeless persons. The City works proactively to connect homeless persons with services through its homeless outreach and emergency voucher program. The downtown area provides access to goods and services, including supportive services and transportation that are essential to unhoused persons. Civic and governmental facilities within Ripon are predominantly located within the western portion of the downtown. Access to resources including computers and free wi-fi is provided by the Ripon Branch Library, located along the Main Street.

The Section 8 Housing Choice Voucher program, as well as the development of affordable rental and ownership projects, addresses homelessness through the provision of long-term affordable housing and in some cases linkages to on-going supportive services. Fair housing education is a supplemental resource that is provided to educate renters about their rights and responsibilities. The City's Housing Plan supports programs designed to increase affordable housing opportunities and assist lower-income and unhoused individuals.

Displacement Risk

As previously discussed, there are no deed-restricted affordable units currently at-risk of converting to market-rate within the next 30 years. The City also has a number of units which are affordable to lower income families but are not deed-restricted. As described earlier in this Background Report, the City plans to accommodate the vast majority of its 2023-2031 RHNA allocation on parcels designated for high density residential development and mixed-use development, with a focus on new development along the City's major transportation corridors, near activity centers, which have good access to transportation facilities, amenities, and infrastructure. Moreover, given that the new residential development will happen primarily in undeveloped areas and in areas envisioned to support mixed-use development, it is expected that residential uses will be developed alongside complementary commercial and civic uses, which will help facilitate bringing jobs and housing closer together. Underdeveloped residential sites

are also identified as helping to meet a portion of the City's moderate- and above-moderate income units; based on the net addition of units at these locations (which currently generally provide units affordable to moderate- and above-moderate income households) and that the majority of these sites have a single unit and are not redeveloping large amounts of existing housing, there is not a significant displacement risk associated with the City's current affordable housing stock as a result of new development.

The City recognizes that even though it has identified sufficient land to accommodate its RHNA allocation at all income levels, there is still the potential for economic displacement because of new development and investment. This “knock-on” effect can occur at any time, and it can be challenging for the City to predict market changes and development patterns which have the potential to impact rental rates and sales prices for housing available in the marketplace. To date, the City has no evidence that new development (affordable or market-rate) has resulted in economic displacement. However, the City recognizes that economic displacement might occur in the future.

As shown in Figure 5-20, there are no “Sensitive Communities” within the City, where residents may be particularly vulnerable to displacement in the event of increased redevelopment and shifts in housing costs. Communities were designated sensitive if they currently have populations vulnerable to displacement in the event of increased redevelopment and drastic shifts in housing cost. Vulnerability is based on multiple factors, including the share of very low income residents, renters, people of color, and low income households that are severely rent overburdened in a census tract. Countywide, sensitive communities are concentrated in the northwestern areas. Compared with other jurisdictions within the County, Ripon has a lower percentage of residents that may be particularly vulnerable to displacement. The City has also considered the risk of displacement specifically for protected classes, including persons with disabilities, female-headed households, seniors, and nonwhite residents (as discussed previously throughout this Background Report). Some future housing sites are located in areas with high levels of female-headed households, senior residents, and lower income households, and these groups appear to be more vulnerable to potential future displacement. However, these sites continue to represent the most appropriate locations to accommodate future development given their proximity to transit corridors, underdeveloped property conditions, blighted conditions, and opportunity to develop mixed-use projects.

As discussed above, the City remains committed to maintaining its existing affordable housing stock, which includes affordable units throughout the City. To the extent that future development occurs in areas where there is existing housing, all housing must be replaced according to SB 330's replacement housing provisions (Government Code Section 66300). SB 330 also provides relocation payments to existing low income tenants. The State has also adopted “just cause” eviction provisions and statewide rent control to protect tenants from displacement.

Research has shown that low income renter populations are disproportionately exposed to environmental hazards and that housing tenure is a telling determinant of social vulnerability to disasters. Renters bear the brunt of the existing affordable housing shortage, and their adaptive capacity to cope and recover from the impacts of environmental hazards may be reduced due to systemic inequities and limited resources. As discussed in the Constraints section under Environmental Constraints, environmental hazards affecting residential development in the City include geologic and seismic hazards, flooding and inundation hazards, and hazardous materials release. The Municipal Code and State law address flood control and geologic and seismic hazards to protect new development and ensure that new development does not adversely affect existing development. Liquefaction and other seismic-related issues are addressed by the State Universal Building Code (UBC). Various State and federal regulations control the use, storage and transportation of hazardous materials.

Disaster-Driven Displacement

As identified in HCD's AFFH Guidance (April 2021), research has that housing tenure is a telling determinant of social vulnerability to disasters. Renters bear the brunt of the existing affordable housing shortage, and their adaptive capacity to cope and recover from the impacts of environmental hazards may be reduced due to systemic inequities and limited resources. Furthermore, renters also face the added physical challenges because they do not control the housing units they live in, and are more likely to be displaced post-disaster because of the following forces:

- Lack of control of when or if their housing unit will be rebuilt,
- Lack of control of the maintenance or possible addition of resilience investments to the property,
- Fewer financial resources to rebuild rental housing than for homeowners,
- Rental price increases as rental housing supply decreases,
- Evictions, and
- More likely to live in housing typologies such as apartments or duplexes, which can take longer to rebuild post-disaster.

Ripon is not located in an area that is at a higher risk of disasters than other areas in the region. Wildfire risks are not high in Ripon or nearby communities; there are no moderate, high, or very high fire hazard severity zones in the vicinity (CalFire Fire Hazard Severity Zones Viewer, April 2024). Ripon's southern border along the Stanislaus River is in the 100-year flood zone. The City does not designate parcels in this area for residential development and uses in the 100-year flood zone are primarily recreational, agricultural, or open space, minimizing the risk of residential displacement associated with a flood event. The use and management of hazardous materials is strictly regulated by federal, state, and local entities, including the U.S. Environmental Protection Agency, Occupational Safety and Health Administration, California Environmental Protection Agency, California Department of Toxic Substances Control, and San Joaquin County Environmental Health Department. The City is not aware of any industrial or hazardous materials users that pose a significant risk of accidental release.

Findings

"Disproportionate housing needs" generally refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need when compared to the proportion of members of any other relevant groups, or the total population experiencing that category of housing need in the applicable geographic area. To prevent residents occupying or being displaced from substandard housing, the City will connect areas in need of housing rehabilitation, neighborhood improvements, and address unsafe conditions with rehabilitation and repair resources, as described by Program 16. Program 10 seeks to preserve affordable assisted housing to reduce the potential for residents to be displaced by conversions to market-rates. The City will seek to involve the community in housing-related decisions and will promote the availability of local (City and County-administered), regional, State, and Federal programs for housing construction, homebuyer assistance, rental assistance, and housing rehabilitation, as described in Programs 4, 17, and 18. To ensure that housing opportunities are accessible to the City's existing residents that may be at risk of displacement, to increase access to resources, and to affirmatively further fair housing access and opportunities, the City will work to connect targeted very low- and low-income residents and employees with access to new housing opportunities and housing resources (Program 18). Program 23 addresses affirmatively furthering fair housing, including providing education and outreach resources to assist households in understanding their housing rights and addresses reducing displacement, including implementing components of Programs 10 (Preservation of Existing Affordable Housing), 11 (Housing Rehabilitation and Emergency Repairs), and 21 (Replacement Housing).

Legend

- Vacant (Yellow dot)
- Underutilized (Blue dot)
- Projects (Red dot)
- City of Ripon (Black outline)
- County Boundary (Dashed line)

Sensitive Communities

- Vulnerable (Purple shading)
- Other (Light gray shading)

The map displays San Joaquin County and its surrounding areas, including Sacramento, Amador, Calaveras, Contra Costa, and Stanislaus counties. Major highways shown include I-5, I-680, SR-99, SR-104, SR-88, SR-12, SR-26, SR-4, SR-160, SR-242, SR-205, SR-580, SR-120, SR-219, SR-132, SR-108, and SR-33. Cities labeled include Lodi, Stockton, Tracy, Manteca, Escalon, and Ripon. The map uses color coding to identify sensitive communities: purple for vulnerable and light gray for other. Project locations are marked with yellow, blue, and red dots. An inset map in the bottom left corner provides a detailed view of the City of Ripon, showing its location relative to Stanislaus County and the surrounding area. A scale bar (0 to 1 mile) and a north arrow are located in the bottom right corner.

FIGURE 5-21. OVERPAYMENT BY RENTERS (2017-2021) - ACS TRACT LEVEL

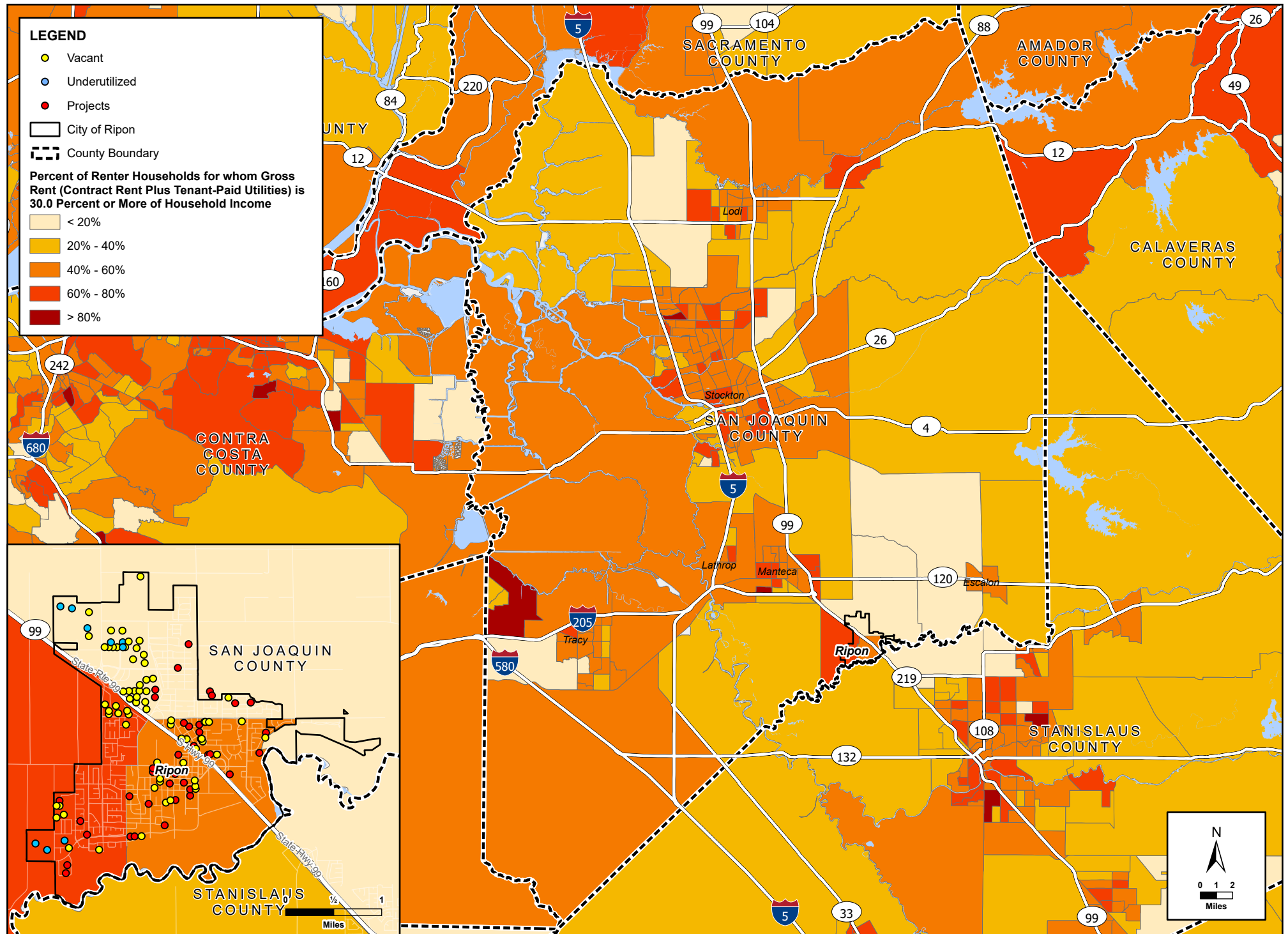
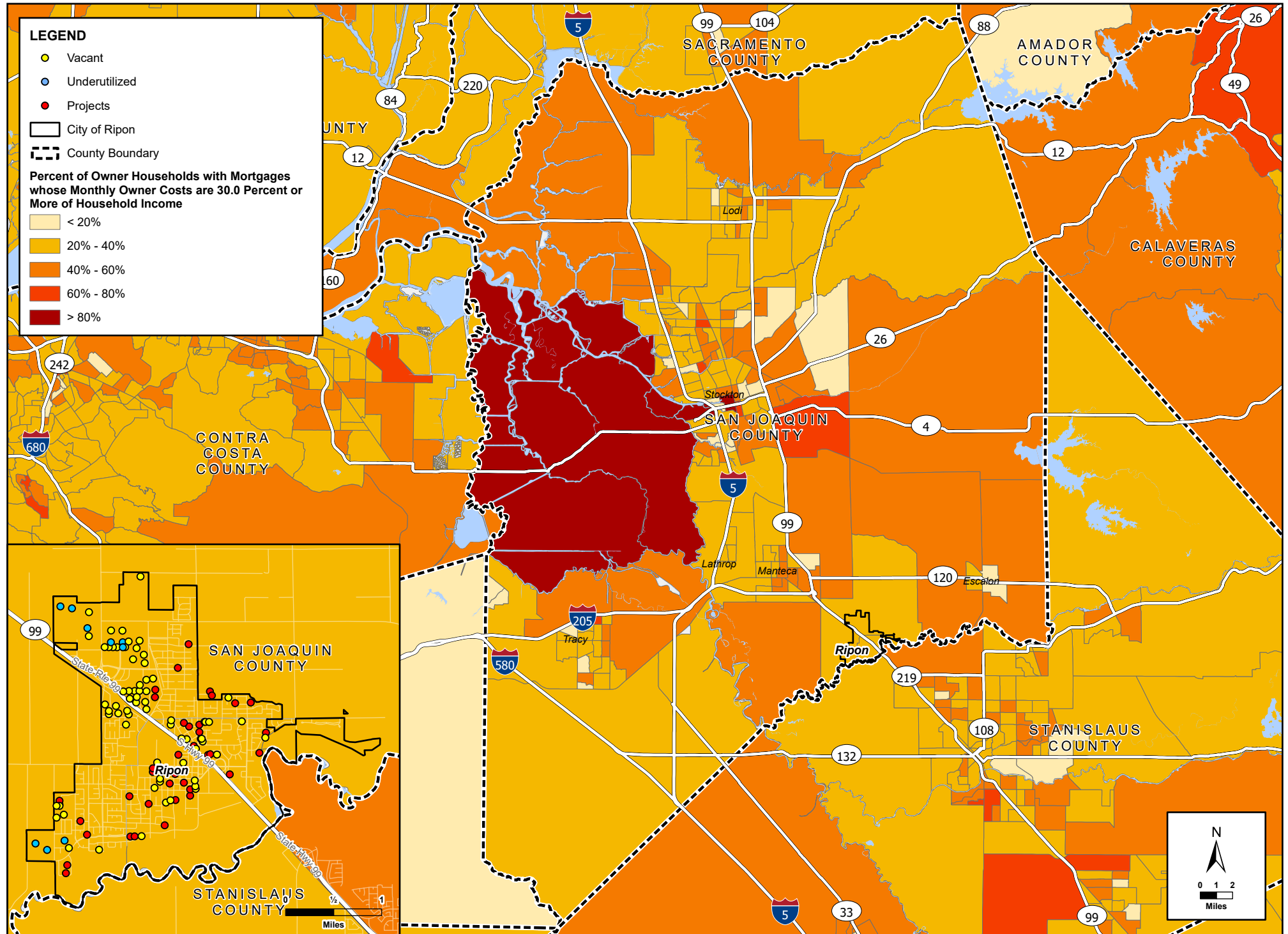


FIGURE 5-22. OVERPAYMENT BY HOME OWNERS (2017-2021) - ACS TRACT LEVEL



LEGEND

- Vacant (Yellow dot)
- Underutilized (Blue dot)
- Projects (Red dot)
- City of Ripon (Solid line)
- County Boundary (Dashed line)

Percent of Overcrowded Units

- Less than 5% (Light orange)
- 5% - 10% (Orange)
- 10% - 15% (Dark orange)
- 15% - 20% (Red-orange)
- More than 20% (Red)

Percent of Severely Overcrowded Units

- Less than 5% (Diagonal lines)
- 5% - 10% (Cross-hatch)
- 10% - 15% (Grid)
- 15% - 20% (Dense grid)
- More than 20% (Solid black)

Map Labels: SACRAMENTO COUNTY, AMADOR COUNTY, CALAVERAS COUNTY, COSTA COUNTY, SAN JOAQUIN COUNTY, STANISLAUS COUNTY, Ripon, Stockton, Lodi, Manteca, Escalon, Tracy, Lathrop, Ripon.

Scale: 0 1 2 Miles

Inset Map: Shows the location of San Joaquin County within the Central Valley of California, with labels for San Joaquin County, Stanislaus County, and Ripon.

C. SITES INVENTORY

AB 686 (approved in 2018) requires that jurisdictions identify sites throughout the community in a manner that is consistent with its duty to affirmatively further fair housing. The site identification includes not only an analysis of site capacity to accommodate the RHNA (provided in this section), but also considers whether the identified sites serve the purpose of replacing segregated living patterns with truly integrated and balanced living patterns, and transforms racially and ethnically concentrated areas of poverty into areas of opportunity. This section analyzes the role of all sites, regardless of income level, in assisting to affirmatively further fair housing. However, special attention is paid to those sites identified to accommodate a portion of the City's lower income RHNA to ensure that the City is thinking carefully about how the development of new affordable housing options can promote patterns of equality and inclusiveness.

1. SEGREGATION AND INTEGRATION

As previously stated, the City finds that there are not patterns of segregation by persons with disabilities, familial status, age, or income. As previously described, Ripon's racial and ethnic diversity is less than that of the County as a whole; however, the City's higher diversity areas generally correspond with high and highest resource areas and moderate to higher levels of median income. Nonetheless, as described throughout this Housing Element, the City is committed to supporting the development of housing to promote a balanced and integrated community. This is highlighted in Table 4-1, Comparison of RHNA to Inventory Sites, Approved Projects, and ADUs, as the City has identified a surplus of sites and excess development capacity for housing for all income levels.

Figures 5-3 and 5-4 show the sites identified to meet the City's RHNA allocation in relation to racial/ethnic diversity. As shown, proposed lower income sites are located in areas with less to moderate diversity, increasing opportunities in these areas, and moderate and above moderate sites are located in areas with no significant concentrations relative to levels of diversity.

Figure 5-6 shows the sites designated to meet the City's RHNA allocation in relation to the concentration of persons with disabilities. The majority of sites for lower income households are in areas with lower proportions of persons with disabilities increasing opportunities in these areas, and moderate and above moderate sites are located in areas with no significant concentrations relative to levels of diversity.

Figure 5-9 shows the sites designated to meet the City's RHNA allocation in relation to female-headed households by percent of children present. All census tracts in the City have the same ratio of female-headed households, so there is no concentration of sites by income relative to concentrations of female-headed households with children.

Figure 5-10 shows the sites designated to meet the City's RHNA allocation in relation to the concentration of seniors. Existing concentrations of seniors correlate with the Bethany Town Square and Bethany Home developments, which are senior communities. The majority of sites for lower income households are in areas with lower proportions of seniors, increasing opportunities in these areas, and moderate and above moderate sites are located in areas with no significant concentrations relative to levels of diversity.

Figure 5-11 shows the sites designated to meet the City's RHNA allocation in relation to median income. All census tracts in the City are in the same median income, so there is no concentration of sites by income relative to concentrations of female-headed households with children.

Many of the sites identified for lower income housing are located in newly developing areas with mixed uses as well as residential uses, including sites designated for moderate and above moderate incomes. Persons with disabilities, seniors, female-heads of household with children, and other populations living in affordable/attainable housing will benefit from being near goods and services in mixed-use settings, and it stands to reason that all populations, including special needs and protected populations, are well-served by locating in or near mixed-use areas. The locations of sites designated to meet the City's RHNA allocation are not expected to contribute to patterns of isolation or segregation for racial and ethnic groups, seniors, persons with disabilities, any type of family households, or any income groups.

2. R/ECAPs AND RCAAS

The City does not have any racially or ethnically concentrated areas of poverty or areas of affluence and the identification of sites to accommodate the City's RHNA is not expected to alter this finding. The northern portion of the City is an RCAA. The majority of the City's very low and low income sites are located in the RCAA and will expand opportunities for lower income households, special needs groups, seniors, persons with a disability, large households, and other classes in this area. Moderate and above moderate income sites are located throughout the City, with no concentration of above moderate income sites in the RCAA.

3. ACCESS TO OPPORTUNITY

Figure 5-17 shows the sites designated to accommodate the City's RHNA allocation in relation to levels of resource and opportunities by census tract. The City's lower income sites are primarily located in the highest resource area in the City, which aligns with the RCAA discussed above. Moderate and above moderate sites are located throughout the City.

As shown in Figure 5-14, lower income sites are located primarily in areas with more positive economic outcomes, with areas with slightly less positive outcomes having a variety of moderate and above moderate income sites as well as a single lower income site.

Education scores are the same throughout the City, with all areas in the highest range of education domain scores, resulting in no concentration of sites by income level related to education scores.

The City's environmental scores are the same throughout the City (lowest score), as shown in Figure 5-16, resulting in no concentration of sites by income level related to environmental scores.

Due to the location of sites in high opportunity areas, the site inventory would improve fair housing concerns regarding access to opportunity, particularly increasing access for lower income households.

Accessory Dwelling Units (ADUs) provided throughout the City would also indiscriminately increase access to opportunity (Program 9). To help support the addition of new development in high resource areas, the City has included Programs 4 and 23, which promotes development of lower income and special needs housing, with prioritization given to projects in highest opportunity/resource areas and racially concentrated areas of affluence and projects that assist persons with a disability, female headed-households with children, and farmworkers.

4. DISPLACEMENT RISK

Figure 5-21 shows the sites designated to accommodate the City's RHNA allocation in relation to percent of renter households overburdened by housing costs, by census tract. While sites are located in the census tracts with the highest levels of renter households overburdened by housing costs (located in the southwestern portion of the City), the majority of sites are vacant or approved projects. The sites with existing housing are largely larger agricultural or mostly undeveloped lots with either solely existing agricultural uses or one or two residential uses and are spread throughout the City. None of the underutilized sites are concentrated in a single area nor are expected to contribute to displacement or result in an increased risk of displacement in an overburdened area. The introduction of new affordable housing in other tracts will increase opportunities for households to find more attainable housing and are anticipated to assist in reducing patterns of overpayment. There are no concentrations of homeowner households overburdened by housing costs, thus the inventory of sites is not anticipated to adversely affect this factor. Of the sites designated to accommodate the City's RHNA, only four sites have residential uses (two sites with a single family unit and two sites with two units). Of sites identified for the lower-income RHNA, only one site has a residential use (single family unit) and is not anticipated to have a significant impact on displacement. The site inventory would significantly increase housing opportunities, including rental and ownership, for all income levels and would have a limited effect on displacement. Program 21 ensures that there is no net loss of residential units and that units occupied by lower income households are replaced and the household is provided with relocation assistance. Therefore, the site inventory and Housing Plan would mitigate potential displacement risk for existing low-income households.

D. IDENTIFICATION AND PRIORITIZATION OF CONTRIBUTING FACTORS AND FAIR HOUSING PRIORITIES AND GOALS

The December 2015 Affirmatively Furthering Fair Housing Rule Guidebook published by HUD identifies examples of contributing factors by each fair housing issue area: outreach, fair housing enforcement and outreach capacity, segregation and integration, racially and ethnically concentrated areas of poverty, disparities in access to opportunity, disparities in access to opportunities for persons with disabilities, disproportionate housing needs, including displacement risks, and sites inventory. Based on the analysis included in this Background Report and the County AI, the City has identified in **Table 5-7** potential contributing factors to fair housing issues in Ripon and outlines the meaningful actions to be taken. The meaningful actions listed in Table 5-7 relate to the actions identified in the Housing Plan.

Fair Housing Issue	Contributing Factors	Priority	Meaningful Action
Fair Housing Resources, including Enforcement and Outreach, and Reported Levels of Discrimination	• Lack of understanding of fair housing rights, including access to readily available information regarding fair housing resources and assistance to persons in filing a complaint • While the City's fair housing services provider is active in the region and provides meaningful outreach and education, there is a limited amount of outreach and education focused on the City's residents and housing providers regarding rights and responsibilities under the AFH and FEHA	High	• Program 23
Lack of Access to Opportunity	• Regionally concentrated area of affluence located north/east of Highway 99 and north of Milgeo Road extending beyond the City limits to the north and east (Figure 5-13) • Less racial, ethnic, and income diversity than other areas in the region • While the City has ensured that below-market opportunities are available in its new residential subdivisions, there is a limited amount of affordable housing, including new affordable housing projects, in the City's high and highest resource areas, which results in limited access to opportunities for all economic segments	High	• Program 1 • Program 3 • Program 4 • Program 5 • Program 6 • Program 7 • Program 8 • Program 9 • Program 13 • Program 14 • Program 18 • Program 20 • Program 23
Disproportionate Housing Needs, including Overpayment and Substandard/Less-Maintained Housing	• On-going need for affordable housing options • Need for assistance with monthly housing costs	Medium	• Program 1 • Program 4 • Program 5 • Program 7

	• Access to local information regarding available housing rehabilitation, emergency repair, and weatherization programs • Need for targeted housing revitalization strategies		• Program 9 • Program 15 • Program 16 • Program 18 • Program 20 • Program 22 • Program 23
Displacement Risk	• Displacement of residents due to development / economic pressures • Displacement of residents due to substandard housing	Low	• Program 10 • Program 11 • Program 21 • Program 22 • Program 23

Based on the issues identified in this Background Report, the following are the top three issues to be addressed through the programs in the Housing Plan:

1. Improving access to fair housing information, including education and enforcement assistance for residents and persons interested in renting or purchasing housing in Ripon, and increasing outreach and education opportunities, including locally-targeted events and information, for property owners, managers, and other housing providers regarding fair housing laws and their responsibilities to ensure fair access to housing opportunities (High Priority)
2. Housing mobility enhancement to increase access to opportunities, improve access to areas of affluence, and improve access to affordable housing throughout the community (High Priority)
3. Housing rehabilitation and investment to reduce the potential for disproportionate housing needs and displacement (High/Medium Priority)

Moving forward, the City remains committed to providing a diversity of housing options for all income levels, encouraging development throughout the community to avoid patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. The vast majority of the City's Housing Programs designed to address fair housing will be implemented on an ongoing basis, with annual progress reports and program evaluations to ensure they are achieving the City's objectives. The following list summarizes those programs identified in this Housing Element which affirmatively further fair housing and implement the County AI's recommendations:

- Programs 1 and 2 ensure adequate sites continue to be designated to address the City's housing needs including affordable housing and special needs housing
- Program 3, 4, and 5 to encourage production of affordable and special needs housing through coordination with developers, identification of regulatory and financial incentives, and prioritizing water and sewer for affordable housing
- Programs 6 and 13 to encourage, facilitate, and remove constraints to a variety of housing types, including housing for special needs populations
- Program 7 to continue to assist lower income first time homebuyers
- Program 8 to ensure affordable options in new subdivisions
- Program 9 to encourage production of ADUs and JADUs, increasing access to opportunities and areas of affluence and providing a greater variety of housing types and costs throughout the City
- Programs 12 and 19 to ensure accessibility for persons with a disability
- Program 15 to preserve existing affordable housing

- Program 16 to ensure housing is maintained in a safe and decent manner, including addressing areas with potentially unstable housing conditions to reduce displacement due to substandard housing
- Program 18 to improve access to information regarding housing programs, including increasing access to homeownership opportunities
- Program 20 to increase access to housing for special needs households
- Program 22 to ensure emergency shelter, housing options, and services are targeted to the homeless population
- Program 23 to affirmatively further fair housing through:
 - Ensuring fair housing outreach, education, and enforcement services are advertised and available to residents, property owners, and property managers
 - Increasing integration and diversity through improving access to high/highest opportunity areas and areas of affluence through coordinating efforts and providing incentives to promote affordable and special needs housing and providing density bonuses
 - Promoting housing mobility through ADUs/JADUs and Housing Choice Vouchers
 - Providing for neighborhood preservation and revitalization and maintain opportunity scores through increasing access to housing rehabilitation, weatherization, and emergency repair programs and identifying projects to invest in neighborhoods and areas with highest needs
 - Protect residents from displacement through preserving existing affordable housing, improving access to housing rehabilitation and emergency repair, and ensuring replacement housing and relocation assistance is provided if lower income households are displaced by new residential development

To the extent that these programs represent ongoing work efforts, these programs are evaluated for effectiveness in Chapter 6 of this Background Report. The City will continue to partner with local and regional stakeholders to affirmatively further fair housing, provide services to the lower income and special needs groups, and address homelessness.

6. EVALUATION OF THE 2015–2023 HOUSING ELEMENT

A. INTRODUCTION

California Government Code 65588(a) requires each jurisdiction to evaluate the effectiveness of the existing Housing Element, the appropriateness of the goals, objectives, and policies, and the progress in implementing the programs over the planning period of the Housing Element. This chapter contains a review of the programs of the previous Housing Element and evaluates the degree to which these programs have been implemented during the previous planning period. This section also includes a detailed review of the City's progress toward facilitating the production of its share of the regional housing need. The findings from this evaluation have been instrumental in determining the 2023 – 2031 Housing Plan.

B. APPROPRIATENESS AND EFFECTIVENESS OF THE 2015-2023 HOUSING ELEMENT

The 2015 – 2023 Housing Element program strategy focused on achieving an adequate supply of safe, decent housing for all residents of Ripon through the following goals, policies, and programs:

- Goal A** Provide adequate sites to accommodate the city's housing needs for a variety of income levels and household types.
- Goal B** Assist in the development of adequate housing to meet the needs of all households, including extremely low, very low, low, and moderate income households and special needs persons and households, through removal of constraints and encouragement of a variety of housing types.
- Goal C** Encourage the conservation, maintenance, and improvement of the City's existing housing stock and the preservation of affordable units.
- Goal D** Encourage energy conservation in residential development.
- Goal E** Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability.

Since the adoption of the last Housing Element update, the City has implemented a number of actions to plan for, accommodate, and facilitate the construction and rehabilitation of housing, including affordable housing and housing for populations with special needs. This section reviews the effectiveness of the 5th Cycle Housing Element.

Table 6-1 identifies the City's 2015-2023 RHNA, all residential units that were constructed or permitted during this period, and the remaining RHNA that was not permitted during the 5th Cycle.

As shown in Table 6-1, 243 housing units were permitted during the planning period. Of these units, 35 were affordable to moderate income households and the remainder were affordable to above moderate income households; none were affordable to extremely low, very low or low income households.

Table 6-1. Regional Housing Needs Allocation (RHNA) 2015-2023 - Citywide						
Allocation	Extremely Low	Very Low	Low	Moderate	Above Moderate	TOTAL
Ripon 2015-2023 RHNA	12	70	96	225	500	903
Total Permitted 2016	0	0	0	0	35	35
Total Permitted 2017	0	0	0	1 ¹	29	30
Total Permitted 2018	0	0	0	34 ²	160	194

Total Permitted 2019	0	0	0	0	71	71
Total Permitted 2020	0	0	0	0	10	10
Total Permitted 2021	0	0	0	0	12	12
Total Permitted 2022	0	0	0	0	12	12
Total Permitted 2023	0	0	0	0	7	7
Total Permitted 2015-2021	0	0	0	35	336	371
Remaining Need	12	70	96	190	164	588
¹ 439 S. Acacia restricted to moderate income through BMR Program ² 2-bedroom units at Luxe Ripon are affordable to 3- and 4-person moderate income households based on review of rents (Zillow.com, 2023; Apartments.com, 2023). Luxe II has 12 1-bedroom, 68-2-bedroom, and 32 3-bedroom units; half of the 2-bedroom units are counted toward the moderate income level as a portion may be occupied by 1- or 2-person households. Source: City of Ripon Master Parcel Information (year built for 2016 and 2017 data), City of Ripon Annual Housing Element Progress Reports; HCD Data Dashboard						

Overall, the City has been effective in implementing its 5th Cycle housing programs to remove potential constraints to affordable housing, to ensure coordination between City and County departments, agencies, and providers to plan for affordable housing and services for lower income households, and to address programs and services necessary to meet the housing needs of the City's residents, property owners, and other affected parties. Since the adoption of the last Housing Element update, City of Ripon effectively implemented many of its Housing Element programs, including measures to promote a variety of housing types, accommodating persons with special housing needs, and increase the feasibility of market rate and affordable units.

The City's efforts have resulted in the approval of 82 units of senior housing which includes 8 moderate-income units, permitting a variety of housing types, including 112 multifamily units, 32 ADUs, and a small residential care facility, and the licensing of four small residential care facilities (existing homes) providing services to seniors and persons with a disability. Table 6-2 discusses the City's accomplishments in more detail, analyzing each implementation program in the 5th Cycle Element, including progress made toward implementation, specific actions taken, units produced, and how each program will be addressed (e.g., retained, modified, consolidated into new programs, or omitted because it was implemented or redundant to other programs), as part of the 6th Cycle Housing Element.

During the 5th Cycle, the City actively promoted affordable housing, including through developing units (1 moderate unit completed and 3 moderate income units underway), providing its BMR Plus Housing Program to directly assist homebuyers, and participating in the San Joaquin Urban County and HOME Consortium to ensure the community has access to fair housing programs, assistance for special needs households, and access to the County-administered first time homebuyer and housing rehabilitation programs. These efforts resulted in 1 deed-restricted unit during the 5th Cycle, as well as pending projects with an additional 2 lower income and 27 moderate income deed-restricted units that are approved and anticipated to be constructed during the 6th Cycle.

Table 6-2 addresses progress towards meeting special housing needs. Cumulatively, the 2015-2023 Housing Element resulted in assistance to special needs households, including:

Seniors: Affordable and market-rate housing, including 30 beds in small residential care facilities (Cleo's Home #3, built in 2018 and licensed in 2023 and four existing units converted to small residential care facilities licensed in 2020 through 2023), and approval of 82 units of senior housing, including 8 moderate-income units, in the Terraces at Bethany project.

Large Families: Development during the 5th Cycle included a variety of units suitable for large families. Market rate single family for-sale homes included 3- and 4-bedroom units located in various developments throughout the City and the market-rate multifamily project, Luxe Ripon, included 32 3-bedroom units.. Access to senior services was also supported through the Senior Center Parking Lot Rehabilitation project funded and completed during the 5th Cycle.

Persons with a Disability: The residential care home that was constructed (6 beds) and those that were licensed during the planning period (24 beds) serve elderly people, particularly those with a disability or limitation that requires assistance with daily living

activities. The approved 82-unit Terraces at Bethany project (82 units) that was approved during the planning period will serve elderly people and will provide supportive services to assist those with a disability or limitation that requires assistance with daily living activities. The City has also worked to increase accessibility throughout the City, including improvements at the Senior Center and handicap ramp/sidewalk improvements on Pine Street and McKee Court.

Farmworkers: No new housing or assistance was provided specific to farmworker households.

Female Heads of Household with Children Present: While housing was constructed in proximity to services, including day care, schools, and employment opportunities that may benefit female heads of household with children, the City did not track units that specifically address this population.

Homeless: During the 5th Cycle, the City implemented multiple strategies to assist its unhoused population. The City's Police Department includes a Homeless Outreach Liaison to assist in coordinating services and care for the homeless population. Since 2016, the City has given out 182 vouchers to homeless, transient, and/or persons in need under the City's Helping Hand Community Outreach Program. The majority of vouchers issued provide food and gas assistance, followed by temporary shelter, and lastly transportation assistance. In 2020, the City adopted the San Joaquin Continuum of Care as the primary organization through which the County and cities address homelessness and formally recognized the San Joaquin Program Administrator for Homeless Initiatives as the homeless coordinator. The City updated its website to address resources for the homeless population.

While the majority of goals, policies, and programs included in the 2015-2023 Housing Element continue to be appropriate to address the City's housing needs, the Housing Plan will be updated to provide clearer guidance and timelines, to remove redundancies as many programs are repetitive, to provide more specific direction to encourage affordable and special needs housing, and to address new requirements of State law. The intent of these programs will be kept in the Housing Plan, with revisions to address identified specific housing needs, constraints, or other concerns identified as part of this update. The 6th Cycle Housing Element Housing Plan includes the complete set of the new and/or revised programs to address the City's housing needs for the 2023 – 2031 period.

Table 6-2. Achievements and Implementation of 2015-2023 Housing Element	
Action	Accomplishments/Status
GOAL A: Provide adequate sites to accommodate the city's housing needs for a variety of income levels and household types.	
Program A1a: Inventory of Housing Sites Maintain the inventory of housing sites. Continue to review vacant, in-fill, and underutilized sites to determine where additional residential development would be appropriate and update the inventory to include additional sites if new sites are designated for residential use. As development occurs, update the inventory to reflect pending and approved projects. Continue to make the inventory of sites available to housing developers and use as a tool to encourage development of affordable housing. Responsibility: Planning Department Timing: Annually update the inventory of sites (the table provided in Appendix A of the Housing Element)	Accomplishments: Implemented and ongoing. The City has implemented this program throughout the 5 th Cycle and has maintained its inventory of adequate sites to accommodate the 5 th Cycle RHNA. The City has tracked its development projects and its lands available to accommodate housing. The City has not had requests from developers for the inventory of affordable sites. Status: ☐ Keep ☒ Modify ☐ Remove This program is effective and will be incorporated into several other Housing Plan programs, including a Program 1 to maintain the inventory and ensure adequate sites throughout the 6 th Cycle and a separate program to proactively provide the inventory to affordable housing developers and the development community to promote production of units and awareness of the City's sites for affordable and market-rate housing.
Program A1b: Annexing Land The City will continue to determine interest and readiness of properties to annex and develop by meeting regularly with property owners regarding annexing land for development of housing for all income levels and population segments of the City. As part of the annexation process, the City will ensure that a variety of densities are accommodated and that larger	Accomplishments: Implemented and ongoing. The City works with property owners to identify interest in development and annexations. In the 5 th Cycle, the City received one annexation request for the Pereira Subdivision, which will accommodate 43 new market-rate single family homes and 4 new moderate income single family homes. This project was approved during the 5 th Cycle, with the annexation completed in the 6 th Cycle. Status: ☒ Keep ☐ Modify ☐ Remove

annexations provide for both single family and multifamily housing sites. Responsibility: Planning Department Timing: Implemented as a part of review and consideration of applications for annexation	This program will be continued in the Housing Plan as Program 2, with revisions to promote affordable housing development.
Program A1c: Encourage a Variety of Housing Types and Costs The City will continue to encourage developers of new single-family residential subdivisions to design lots of varying sizes and provide a variety of housing types, including modest single family residences, townhouses, and/or duplexes where appropriate, in order to encourage a corresponding variety in home costs to assist in the opportunity for lower cost housing. Responsibility: Planning Department Timing: Implement during review of new development project applications	Accomplishments: Implemented and ongoing. The City encourages developers of new single-family residential subdivisions to design lots of varying sizes and provide a variety of housing types to encourage a corresponding variety in home costs to assist in the opportunity for lower cost housing. The approved Meadowood Subdivision will include 80 detached single family units and 8 attached duet units, which will be affordable to moderate and lower income households, to meet its affordable housing requirement. During the planning period, the City has encouraged a broader range of housing types to increase opportunities in the City and permitted a variety of housing types, with 112 multifamily housing units and 32 ADUs representing 46% of permitted units during the planning period. In addition to the permitted units, the City's approved projects will continue to increase the variety of housing types available in the City, with the Terraces at Bethany providing senior multifamily units and a City-initiated townhome project that will provide 3 units affordable to moderate income households. Further, the City continued to implement its Affordable Housing Program to ensure that developments include an affordable component, with the approved Meadowood Subdivision including 8 low and moderate income units, the Pereira Subdivision including 4 moderate income units, and the approved Terraces at Bethany including 8 moderate income senior units. Status: ☐ Keep ☒ Modify ☐ Remove This program will be modified to continue encouraging a variety of housing types within individual developments, as well as encouraging alternatives to detached single family housing to continue to expand the variety of the City's housing stock. See Program 6 in the Housing Plan.
Program A1d: Adequate Infrastructure and Facilities The City will continue to use Public Facility Financing Plan fees to provide the water, wastewater, circulation, storm drainage, and other necessary services and facilities necessary to accommodate new development to address the City's fair share of regional housing needs and housing needs of special needs populations. Responsibility: Planning and Public Works Departments Timing: Ongoing	Accomplishments: Implemented and ongoing. The City continues to use Public Facility Financing Plan fees to provide public services necessary to accommodate new development. During the 5th Cycle, the City rehabilitated Wells 5 and 12 and developed Well 19 to ensure adequate capacity to accommodate existing water users as well as new development and raised the berms at the wastewater treatment plant disposal ponds to provide additional capacity to serve new development. Status: ☐ Keep ☒ Modify ☐ Remove This program has been effective and is incorporated into Program 2 to ensure the City continues to use its Public Facility Financing Plan fees to assist with the infrastructure to accommodate the City's housing needs.
GOAL B: Assist in the development of adequate housing to meet the needs of all households, including extremely low, very low, and moderate income households and special needs persons and households, through removal of constraints and encouragement of a variety of housing types.	
Program B1a: Encourage Development of Affordable Housing The City will continue to work with nonprofit and affordable housing developers with a record of activity in the area to determine their interest in developing in Ripon. The City will	Accomplishments: Implemented and ongoing. The City continues to work with locally active nonprofit and affordable housing developers to determine their interest in developing in Ripon. Given that limited financial assistance is available through the City due to the elimination of redevelopment funding and the City's small share of the County HOME program funds, the City has not had

encourage interested affordable and nonprofit developers to provide housing that includes extremely low, very low, and special needs units and will encourage developers to take advantage of density bonuses and State funding programs, recognizing that very little financial assistance is available through the City due to the elimination of redevelopment funding and the City's small share of the County HOME program funds. City staff will assist interested developers and non-profit agencies in taking advantage of the density bonus provisions in the Development Code during pre-application conferences for projects. Responsibility: Planning Department Timing: Biennial outreach to housing developers	any requests for assistance with affordable housing projects and has not had active interest from developers of affordable or special needs housing. Status: ☐ Keep ☒ Modify ☐ Remove This program is incorporated into Program 2 to establish a comprehensive approach to working with affordable and special needs housing developers, including more proactive outreach, identify the City's incentives for affordable and special needs housing, and include quantified outreach objectives to assist with more effective implementation during the 6th Cycle. See Housing Plan Program 4: Partnerships and Assistance for Affordable Housing.
Program B1b: Assist First Time Homebuyers Ripon will continue to support and encourage continued funding through the San Joaquin County-administered Urban County HOME program of the GAP Program to assist first time homebuyers. As part of its annual request for HOME and CDBG funds through the County, the City will consider the amount of funds available and whether it is appropriate to restrict the GAP Program funding to City residents or persons that have been employed within the City limits for the previous 12 months. If the GAP Program funds are not being regularly expended, the City will request that the County reduce the residence/employment requirements to ensure that the funds are being used to assist lower income home purchases in the City. Responsibility: Planning Department Timing: Implement as part of annual request for HOME and CDBG funds through the San Joaquin Urban County CDBG and HOME Program	Accomplishments: Implemented and ongoing. Ripon continues to participate in the San Joaquin County-administered GAP Program (funded through Urban County HOME program) to assist first time homebuyers. As part of its annual request for HOME and CDBG funds through the County, the City considers the amount of funds available and whether it is appropriate to restrict the GAP Program funding to City residents or persons employed within the City. The GAP Program currently requires people to currently live or work in Ripon, to have lived in Ripon for 3 consecutive years for a 10-15 year period, to have lived in Ripon for 3 years prior to graduating from a Ripon high school, or to have Ripon as the home of record if returned from military service. During the planning period, the County has reported that approximately 50 households have been assisted through the GAP Program but has not identified the specific communities where assistance has occurred. This information has been requested from the County to help inform whether the residence/employment requirements should be modified. Status: ☐ Keep ☒ Modify ☐ Remove This program will be kept in the Housing Element (Program 7) and will be modified to allow applications from residents throughout the County, while providing priority to households living and working in Ripon and prioritizing assistance to lower income households.
Program B1c: Housing Processing Prioritize processing of development applications that assist the City in meeting its fair share of regional housing needs, with emphasis on applications that address extremely low, very low, and low income and special needs households. Responsibility: Planning Department Timing: Ongoing	Accomplishments: Implemented and ongoing. The City continues to prioritize processing of development applications that assist the City in meeting its fair share of regional housing needs, with emphasis on applications that address extremely low, very low, and low income and special needs households. Status: ☐ Keep ☒ Modify ☐ Remove This program has been effective and will be modified and merged with Program 4, to establish a comprehensive approach to providing assistance to developers for affordable housing and special needs housing.
Program B1d: Alternate Funding The City will encourage developers to pursue alternate funding, such as funding available through programs identified in Chapter 4, including the State-administered Low Income Housing Tax Credit program and San Joaquin Urban County HOME and CDBG programs, for affordable housing and special needs housing development proposals.	Accomplishments: Implemented and ongoing. The City continues to encourage developers to pursue alternate funding, such as funding available through programs identified in Chapter 4, including the State-administered Low Income Housing Tax Credit program and San Joaquin Urban County HOME and CDBG programs, for affordable housing and special needs housing development proposals. However, this program has not been effective in producing affordable or special needs housing. Status: ☐ Keep ☒ Modify ☐ Remove

Responsibility: Planning Department Timing: Ongoing – Implement when developers are interested in an affordable or special needs housing project	This program will be modified to include additional measures to promote affordable housing, including identifying funding opportunities, financial incentives, potential housing sites, and proactively reaching out to developers to facilitate affordable and special needs housing. Program 5 in the Housing Plan reflects this comprehensive approach to encouraging affordable and special needs housing.
Program B1e: Fee Monitoring The City will continue to monitor required development fees including in-lieu fees, development impact fees, and processing fees, with the aim of reducing constraints on the development of affordable residential projects, including, but not limited to, senior housing, housing for farmworkers, emergency/transitional housing, housing for persons with disabilities (including developmental), single room occupancies, and second units. To respond to changing local market conditions during the planning period, the City shall revise required development fees, if it is deemed appropriate. As part of an upcoming 2016 PFFP fee update, the City will consider adding a category for senior single family and senior multifamily units. As part of the 2017 and 2018 PFFP updates, the City will consider adding a category with reduced fees, where appropriate and feasible, for lower income units. Potential considerations for fee reduction may include reducing the amount of park fees required by giving affordable projects credit for on-site play and swim areas and providing a water and/or wastewater credit for specific water-efficiency features that reduce the project's demand for public water or wastewater service. Responsibility: Planning and Finance Departments Timing: Ongoing – Implement as part of annual review of fee structure; implement review of fees of nearby jurisdictions as part of 5th cycle Housing Element	Accomplishments: Implemented and ongoing. The City continues to monitor required development fees including in-lieu fees, development impact fees, and processing fees, with the aim of reducing constraints on the development of affordable residential projects. As part of PFFP fee updates during the 5th cycle, the City determined it was appropriate to continue to collect fees for the single family and multifamily unit categories and to not add additional residential categories. Rather than establishing a reduced fee category, the City has determined that it will work with developers to identify opportunities for fee reductions and has worked with developers to identify fee credits. For example, the Meadowood Subdivision was approved for a fee credit/reimbursement of \$1,054,547 for roadway, water supply, and safe route to school improvements. Similarly, the Luxe II apartments received some fee credits for roadway improvements. Status: ☐ Keep ☒ Modify ☐ Remove This program will be incorporated into Program 5 and revised to include measures to provide fee reductions for smaller units and to identify a mechanism for affordable and special needs projects to request fee reductions.
Program B1f: Encourage Use of Density Bonus Ripon's Development Code permits up to 35% increase in the allowed density range based on the projects design and ability to meet housing needs of lower income and senior households. City Staff will assist developers and nonprofit agencies and developers in taking advantage of the Density Bonus provisions in the code during pre-application conferences for projects. Responsibility: Planning Department Timing: Ongoing – Implement when developers are interested in an affordable or special needs housing project	Accomplishments: Implemented and ongoing. The City has not had requests to increase the allowed density of a project or requests for a density bonus. Status: ☐ Keep ☒ Modify ☐ Remove This program continues to be appropriate and is reflected in Program 4, Partnerships and Assistance for Affordable Housing, to ensure that the City continues to promote use of density bonus and/or incentives allowed under State law for qualified projects.
Program B1g: Density Bonus Revisions Revise the Housing Density Bonus program to be consistent with State law. The following revisions shall be made: Remove Section 16.16.050(B)(2) which states that the density bonus does not apply with respect to	Accomplishments: Not implemented. The City did not complete density bonus revisions during the 5th cycle. The City is working to implement this program, as well as other revisions identified for the Zoning Ordinance for the 6th Cycle. Status: ☐ Keep ☒ Modify ☐ Remove

implementation of the City's Below Market Rate Housing Program. • Add language that the number of incentives is given based on affordability as set forth under Government Code Section 65915(d)(2). • Revise Section 16.16.050(C)(13) to be consistent with and identify the same incentives that are required to be provided under Government Code Section 65915(k). Responsibility: Planning Department Timing: Ongoing – Within 18 months of Housing Element adoption	This program continues to be appropriate and has been incorporated into Program 13: Regulatory Amendments to ensure that the Zoning Ordinance is updated to reflect current State density bonus provisions.
Program B1h: Manufactured Housing Revise the Zoning Ordinance to allow development of manufactured housing as a principal permitted use in zoning designations that allow single family housing as a principal permitted use, and to establish development standards for manufactured housing that do not exceed those allowed under state law. Responsibility: Planning Department Timing: Ongoing – Within 18 months of Housing Element adoption	Accomplishments: Not implemented. This program was determined to not be necessary as the City treats manufactured housing and mobile homes constructed on a permanent foundation in the same manner as a single family home. Manufactured homes are not subject to any additional development standards. Status: ☐ Keep ☐ Modify ☒ Remove This program will be removed as it is no longer necessary.
Program B1i: Senior and Low Income Housing Housing developers will be helped in finding sites and designing projects that will attract and accommodate senior and low-income households. The City will continue to work with nonprofit housing developers with a record of activity in the area to determine their interest in developing in Ripon. Meetings will continue to be held with these developers to identify the housing program types that appear feasible such as self-help housing and rental construction. Responsibility: Planning Department Timing: Ongoing – Implement when developers are interested in an affordable or special needs housing project	Accomplishments: Implemented and ongoing. The City worked with Bethany to accommodate and encourage additional senior housing units, resulting in the approval of the 82-unit multifamily Terraces at Bethany project, which will include 8 moderate income units. The City is also designing a City-initiated townhome project that will provide 3 affordable units. Status: ☐ Keep ☒ Modify ☐ Remove This program has been effective and will be modified and merged with Program 5 as part of the City's comprehensive approach to encourage the development of affordable and special needs housing.
Program B1j: Extremely Low Income Housing Encourage development of extremely low income and farmworker housing projects, by working with nonprofit and other housing providers to facilitate development. Work with interested developers to identify appropriate sites and potential funding sources. Projects that provide extremely low income and/or farmworker housing will be assisted through priority/expedited processing, assistance with funding applications, and assistance with any density bonus requests for reduced development standards (e.g., minimum lot size, setbacks, parking, etc.) or other incentives. Responsibility: Planning Department	Accomplishments: Implemented and ongoing. While the City has worked to encourage projects that provide affordable and special needs housing, the City has not had interest in extremely low income or farmworker housing during the planning period. Status: ☐ Keep ☒ Modify ☐ Remove This program will be modified to include proactive outreach to the development community and will be incorporated into Programs 4 and 5 to provide a comprehensive approach to encouraging affordable and special needs housing, particularly housing for the extremely low income, farmworker, disabled, and developmentally disabled populations.

Timing: Ongoing – Provide outreach to developers interested in affordable housing development annually and also work with developers on a case-by-case basis when developers are interested in an extremely low income or farmworker housing project	
Program B1k: Developmentally Disabled Housing Encourage a range of housing types for the developmentally disabled through coordination with the Valley Mountain Regional Center to identify needed housing types, such as independent living opportunities and group homes and other facilities that provide assistance to residents. Work with potential developers to identify appropriate sites and potential funding sources. Projects that provide housing for developmentally disabled persons will be assisted through priority/expedited processing, assistance with funding applications, and assistance with any density bonus requests for a density bonus, reduced development standards (e.g., minimum lot size, setbacks, parking, etc.) or other incentives. Responsibility: Planning Department Timing: Ongoing – Implement when developers are interested in a housing project for the developmentally disabled	Accomplishments: Implemented and ongoing. The City continues to encourage a range of housing types for the developmentally disabled and has requested input from a range of stakeholders, including Valley Mountain Regional Center, to identify needed housing types, such as independent living opportunities and group homes and other facilities that provide assistance to residents. Status: ☐ Keep ☒ Modify ☐ Remove This program will be modified and merged with Programs 4 and 5 to provide a comprehensive approach to encouraging affordable and special needs housing, particularly housing for the extremely low income, farmworker, disabled, and developmentally disabled populations. Program 19, Universal Design and Accessibility, and Program 12, Reasonable Accommodation, address accommodating people of all abilities.
Program B1l: Below Market Rate Housing Program The City will revise Below Market Rate Housing Program (Chapter 16.194) as follows: • Provide alternatives to on-site development of the BMR units where it is determined that on-site development is not feasible. Alternatives to on-site development must be acceptable to the City and may include, but are not limited to: off-site development, land dedication, and payment of in-lieu fees. This revision shall identify the process for a developer to request a determination of infeasibility. • Provide incentives to projects that develop lower or moderate income units on-site. Incentives may include, but are not limited to: ○ Allowing BMR units to be constructed as duplex or halfplex units on corner lots, provided that each unit faces a separate street so that the duplex looks like a single family dwelling from either street; ○ Allow the units to be constructed as attached (townhome or condominium) single family units; ○ Prioritize processing of entitlements for development projects that provide BMR units, with prioritization first given to projects that provide the units on-site, then to projects providing the units off-	Accomplishments: Implemented and ongoing. The City has revised the Below Market Rate Housing/Affordable Housing Program to allow a developer to propose alternatives to on-site development. including payment of an in-lieu fee, dedication of vacant developable land, construction of affordable units on another site, and conversion of existing market rate for-sale or for-rent dwelling units within the City to affordable units. Chapter 16.194 has been revised to allow affordable units to be developed as duet homes (attached homes on corner lots) and provides for proposals of a variety of alternatives. The City works with developers to promote lower income units, where feasible, and identifies the City's incentives for affordable units. The City had 12 units created through the BMR Plus program in the Vineyards subdivision during the 5th Cycle. Status: ☐ Keep ☒ Modify ☐ Remove The City's Affordable Housing/BMR Plus program has been effective. No further revisions to the BMR program are necessary and this program will be revised to continue to implement the Affordable Housing/BMR Plus Program.

site, then to projects providing land, then to projects paying an in-lieu fee; ○ Defer payment of development impact fees for the BMR units until issuance of a certificate of occupancy or six months after building permit issuance, whichever is earlier; ○ Apply for CalHOME or BEGIN funding, when available, to assist developers that provide BMR units, if developers are interested in using these funding sources. If these funds are received, the City will provide targeted financial assistance for the construction of very low and low income units to off-set the cost of fees for the affordable units; ○ A density bonus of either: 1) one additional market rate unit per three BMR units constructed, or 2) one additional market rate unit per every 10 BMR units worth of in-lieu fees collected; ○ Grant density bonuses commensurate with State Density Bonus Law; and ○ Allow relaxation of development standards, such as minimum lot sizes and setbacks, and innovative housing types, such as zero lot line developments, for the BMR units. ● Provide for a reduction or waiver of the BMR requirement if the requirement presents an undue hardship that would render the project financially infeasible. Evaluate implementation of the BMR program on an annual basis, including project applications, estimated affordable housing requirements, fee collection, incentives requested and utilized, and actual construction of affordable housing units. If the BMR program is determined by the City Council to present an obstacle to the development of the City's fair share of regional housing needs, including construction of market rate housing, the City will revise the ordinance to address the constraint. Responsibility: Planning Department Timing: Revise the Zoning Code by December 2016; annually review implementation of the BMR program	
Program B2a: Reasonable Accommodation Ensure that reasonable accommodation is provided for persons with a disability, including developmental disabilities, through the following actions:	Accomplishments: The City provides an ADA Accessibility Statement on its website but has not yet included reasonable accommodation standards in the Development Code. The City has not identified any barriers to reasonable accommodation in its processes and is in the process of drafting revisions to

- Conduct a biennial review of the City's regulations, procedures, and processes to ensure that reasonable accommodation is provided for disabled persons. If barriers to reasonable accommodation are identified, undertake appropriate revisions to address the issue within six months. - Update the Development Code to provide a process for disabled persons to request reasonable accommodation. - Identify minor improvements that provide accessibility for disabled persons, including installation of grab bars, ramps, curb cuts, and sound or lighting systems, and other accessibility improvements that are either: 1) exempt from planning and building permit requirements, or 2) that require an exception, rather than a variance or minor variance, to the City's development requirements that can be approved at the Planning Director level. Responsibility: Planning Department Timing: Update Development Code and identify improvements that can be approved at the Planning Director level within 18 months of Housing Element adoption	its Development Code that will be adopted in 2025 to address the second and third bullet points of this program. Status: ☐ Keep ☒ Modify ☐ Remove This program is appropriate but has not yet been completed due to limited staff resources. This program will be modified to ensure consistency with the State's Model Reasonable Accommodation Ordinance and to revise the Development Code to address reasonable accommodation by 2025 (Program 15).
Program B2b: Group Quarters Revise the General Plan to remove language that limits group quarters to specific residential land use designations. Group quarters will continue to be addressed through zoning, rather than the General Plan. Responsibility: Planning Department Timing: Within 18 months of Housing Element adoption	Accomplishments: In process. The City is drafting this amendment to be adopted in 2024. Status: ☐ Keep ☒ Modify ☐ Remove This program is necessary but has not yet been completed due to limited staff resources. This program is incorporated into Program 15: Regulatory Amendments.
Program B2c: Housing for Disabled Persons The Development Code will be revised to address potential constraints to housing for disabled persons through the following: - Small group care facilities serving up to six people, not including the operator, operator's family, or staff, shall be treated as a permitted use subject to the same standards, including parking, as a single family home in accordance with State law. - The definition of small group care facility will be revised to not limit small group care facilities to specific populations. - Parking requirements will be established for large group care facilities, not to exceed one space per two rooms. - The definition of family will be revised to meet the requirements of State law. Responsibility: Planning Department	Accomplishments: In process. The City is drafting revisions to the Development Code that will be adopted in 2025 to address small group homes, parking for large group care facilities, and to revise the definition of family. Status: ☐ Keep ☒ Modify ☐ Remove This program is necessary but has not yet been completed due to limited staff resources. As discussed in Chapter 3, additional modifications to the Development Code are necessary to accommodate and encourage housing for disabled persons consistent with the HCD Group Home Technical Advisory (December 2022). This program, along with measures to be consistent with the Group Home Technical Advisory, is incorporated into Program 15 and will be adopted in 2025.

Timing: Within 18 months of Housing Element adoption	
Program B2d: Employee and Farmworker Housing Modify the Zoning Ordinance to permit farmworker housing consistent with the requirements of State law, including Health and Safety Code Sections 17021.5 and 17021.6. The revisions will include the following: • Permit employee housing, including mobile homes and manufactured housing, to accommodate up to six employees subject to the same standards and permit requirements as a single family residence in all zones and as a permitted use in residential zones. No discretionary actions shall be required. • Permit employee housing, including mobile homes and manufactured housing, consisting of up to 36 beds in a group quarters or 12 units or spaces designed for use by a single family or household as an agricultural use, in zones that permit an agricultural use consistent with the requirements of State law. Responsibility: Planning Department Timing: Within 18 months of Housing Element adoption	Accomplishments: The City is in the process of drafting revisions to the Development Code that implement this program to address employee and farmworker housing. Status: ☐ Keep ☒ Modify ☐ Remove This program is necessary but has not yet been completed due to limited staff resources. This program will be modified to identify additional details to ensure full consistency with the State law related to employee and farmworker housing and to require the revisions to the Development Code by 2025 (Program 15).
Program B2e: Single Room Occupancy Revise the Development Code to address single room occupancy uses in order to provide for a variety of housing types suitable for extremely low income and special needs households, such as single, migrant farmworkers and persons at risk of homelessness, as follows: • Provide a definition for single room occupancy. • Specify that single room occupancy uses are considered a group residential use. • Identify group residential as a permitted use requiring a site plan permit in the Mixed Use district. Program Responsibility: Planning Department Timing: Within 18 months of Housing Element adoption	Accomplishments: The City is in the process of drafting revisions to the Development Code that implement this program to address single room occupancy uses. Status: ☐ Keep ☒ Modify ☐ Remove This program continues to be appropriate but has not yet been completed due to limited staff resources. This program will be incorporated into Program 15 to require the revisions to the Development Code to address single room occupancy uses by 2025.
Program B3a: Americans with Disabilities Act The City will ensure that new and rehabilitated housing meets state and federal requirements for disabled access and will regularly monitor City ordinances, codes, and policies and procedures to ensure that they comply with federal and state requirements for accessibility by disabled persons. Responsibility: Planning Department Timing: Ongoing	Accomplishments: Implemented and ongoing. The City continues to ensure that new and rehabilitated housing meets state and federal requirements for disabled access and will regularly monitor City ordinances, codes, and policies and procedures to ensure that they comply with federal and state requirements for accessibility by disabled persons. Status: ☐ Keep ☒ Modify ☐ Remove This program has been effective and will be modified and merged with 23 to affirmatively further fair housing opportunities, including for persons with a disability.
Program B4a: Emergency Shelters	Accomplishments: The Development Code has been updated to allow emergency shelters as a permitted use in the R4-U and MU zones and to

As required by Government Code Section 65583, the City shall amend the Development Code to allow for the development of at least one year-round emergency shelter to fulfill the City's need as a permitted use without a conditional use permit within the R4-U and MU zones. Development standards shall encourage and facilitate the development of or conversion to emergency shelters and shall be consistent with the development standards allowed under Government Code Section 65583(a)(4)(A). Responsibility: Planning Department Timing: Within one year of Housing Element adoption	establish standards consistent with Government Code Section 65583(4)(A). Since adoption of the Development Code amendment, additional changes have been made to State law that have expanded the definition of emergency shelter and address parking requirements. The City is in the process of preparing revisions to the Development Code to address current requirements of State law. Status: ☐ Keep ☒ Modify ☐ Remove This program has been implemented and accommodates emergency shelters. It will be modified and incorporated into Program 15 to address current requirements of State law as discussed in Chapter 3.
Program B4b: Transitional and Supportive Housing The City will revise its Development Code to include definitions of Transitional Housing, Supportive Housing, and Target Population which are consistent with State law. The definitions to be used will be verbatim from Government Code Section 65582. The Development Code shall allow transitional and supportive housing within all zones that allow residential uses subject to the same requirements as residential development within those zones. Responsibility: Planning Department Timing: Within one year of Housing Element adoption	Accomplishments: The City is in the process of drafting revisions to the Development Code that implement this program to address single room occupancy uses. Status: ☐ Keep ☒ Modify ☐ Remove This program continues to be necessary but has not yet been completed due to limited staff resources. This program will be incorporated into Program 15 to require the revisions to the Development Code to address transitional and supportive housing by 2025.
GOAL C: Encourage the conservation, maintenance, and improvement of the city's existing housing stock and the preservation of affordable units.	
Program C1a: Code Enforcement Within current staffing limits, the City will continue to enforce the City's Building Code to address existing exterior and interior code violations that affect single-family and multi-family housing units. The code enforcement strategy will include identifying focus areas with high concentrations of substandard housing, contacting owners of units identified as substandard, offering inspection services, and providing information on the Single-Family Rehabilitation Program available through the San Joaquin Urban County HOME Program. Responsibility: Planning, Public Works and Engineering Departments Timing: Ongoing	Accomplishments: Implemented and ongoing. The City continues to enforce the City's Building Code to address existing exterior and interior code violations that affect single-family and multi-family housing units. Status: ☒ Keep ☐ Modify ☐ Remove This program will be incorporated into Program 11 so that the City continues to enforce safe housing and living conditions and to provide assistance to households in substandard housing.
Program C1b: Infrastructure Improvement The City will use Capital Improvement Program funds to improve streets, sidewalks, curb, gutters, and the water distribution and sewage collection systems when needed and to the extent funds are available in aging neighborhoods. Responsibility: Planning, Public Works and Engineering Departments Timing: Concurrent with each update to the Capital Improvement Program	Accomplishments: Implemented and ongoing. The City dedicates Capital Improvement Program funds on an annual basis to improve streets, sidewalks, curb, gutters, and the water distribution and sewage collection systems when needed, and to the extent funds are available in aging neighborhoods. Status: ☐ Keep ☒ Modify ☐ Remove This program has been effective and will be modified and merged with Program 11 to provide a more comprehensive approach to housing rehabilitation and neighborhood improvement.

Program C1c: Funding Application Assistance To the extent that funding and staffing is available, provide technical assistance to developers and nonprofit organizations in the application for local, state and federal funding for rehabilitation of existing housing stock and conservation/preservation of affordable housing. Responsibility: Planning Department Timing: Ongoing – Implement when developers are interested in housing rehabilitation or housing preservation projects	Accomplishments: Ongoing. The City has not had any requests for assistance with housing rehabilitation or preservation. Status: ☐ Keep ☒ Modify ☐ Remove This program continues to be appropriate and merged with Program 11 to provide a more comprehensive approach to neighborhood preservation.
Program C1d: Allocate CDBG and/or HOME Funds Continue to regularly allocate a portion of the CDBG and/or HOME funds available to the City to the City's housing rehabilitation program. Continue to work with San Joaquin County Community Development Department for the County's administration of the City's housing rehabilitation program. Responsibility: Planning Department Timing: Ongoing	Accomplishments: Implemented and ongoing. The City continues to allocate a portion of the CDBG and/or HOME funds available to the City to the City's housing rehabilitation program. The City also works with San Joaquin County Community Development Department for the County's administration of the City's housing rehabilitation program. Status: ☐ Keep ☒ Modify ☐ Remove This program has been effective and will be kept as Program 11, which provides a comprehensive approach to housing rehabilitation.
Program C1e: Allocate CDBG and/or HOME Funds If adequate funds are available, allocate a portion of the CDBG and/or HOME funds available to provide weatherization and energy efficiency improvements through the County's weatherization program. Continue to work with San Joaquin County Community Development Department for the County's administration of the City's housing rehabilitation program. Responsibility: Planning Department Timing: Ongoing	Accomplishments: Implemented and ongoing. The City participates in County programs that provide housing rehabilitation and weatherization assistance. The County administers the HEAP and Weatherization program to provide weatherization and energy efficiency improvements. The City also works with San Joaquin County Community Development Department for the County's administration of the City's housing rehabilitation program, as previously described. Status: ☐ Keep ☒ Modify ☐ Remove This program has been effective and will be modified and merged with Program 11 to continue to participate in available County weatherization and energy efficiency programs.
Program C2a: Preserve Single Family Areas The City will maintain single-family zoning in predominately single family neighborhoods and areas to preserve the current single-family uses. Responsibility: Planning Department Timing: Ongoing	Accomplishments: The City has generally maintained single family zoning, while working to accommodate a greater variety of housing types through its ADU program and Affordable Housing/BMR Plus programs. Status: ☐ Keep ☒ Modify ☐ Remove This program continues to be appropriate and will be revised to ensure single family neighborhoods continue to promote opportunities for affordability and diversity through corner duplexes and ADUs.
Program C3a: Monitor Assisted Housing Units The City has not identified any assisted housing units, as defined by Government Code Section 65583()(9) at-risk of converting to market-rate during the Planning Period. However, the City shall continue to regularly monitor assisted housing units. The City will continue to maintain a database of assisted housing units. Annual reports submitted by owners or managers of affordable rental units will be reviewed to ensure that all deed restrictions and agreements are in compliance. Responsibility: Planning Department	Accomplishments: Implemented and ongoing. None of the assisted housing is anticipated to convert to market rate during the planning period. Status: ☐ Keep ☒ Modify ☐ Remove This program is effective but will be modified to include specific tasks and objectives to ensure its ongoing effectiveness and provide specific guidance in the event a housing project or unit becomes at risk of conversion (see Program 10).

Timing: Ongoing	
Program C4a: Rental Assistance Continue to encourage the San Joaquin Housing Authority to increase the number of Housing Choice/Section 8 vouchers for providing rental assistance to extremely low and very low income households in the City. Responsibility: Planning Department Timing: Ongoing	Accomplishments: The City has reached out to the San Joaquin Housing Authority to request information on Housing Choice Vouchers in use in Ripon and to identify opportunities to increase HCV use in the City. Status: ☐ Keep ☒ Modify ☐ Remove This program continues to be appropriate and will be modified to include specific tasks and objectives to increase its effectiveness. See Program 23.
GOAL D: Encourage energy conservation in residential development.	
Program D1a: Energy Conservation The City will continue to enforce energy standards required by the CalGreen. Responsibility: Planning and Building Departments Timing: Ongoing	Accomplishments: Implemented and ongoing. The City continues to enforce energy standards required by CalGreen. Status: ☐ Keep ☐ Modify ☒ Remove This program is effective and all new development within the City complies with CalGreen. This program is not necessary as compliance with CalGreen is required by the California Building Standards Code. •
Program D1b: Promote Energy-Conserving Programs To enhance the efficient use of energy resources, the City will encourage energy conservation through promoting programs offered by PG&E and other entities that provide for housing rehabilitation or improvements to include energy-conserving features and appliances and by encouraging green building and energy conservation in new construction and rehabilitation projects. The City shall update the City website to describe programs offered PG&E. Responsibility: Planning and Building Departments Timing: Within two years of Housing Element adoption	Accomplishments: Implemented and ongoing. The City includes PG&E in its Resource Directory, but information regarding energy-conserving programs is difficult to find on the City's website. Status: ☐ Keep ☒ Modify ☐ Remove This program is effective but will be modified to create a separate website page that identifies available housing assistance programs, including housing rehabilitation, energy conservation, and weatherization programs (similar to the Water Conservation page on the City's website). See Program 18.
GOAL E: Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability.	
Program E1a: Fair Housing Information The City will continue to encourage the enforcement of federal and state fair housing standards. The City will provide fair housing information to interested citizens and will make fair housing materials from the California Department of Fair Housing and Employment and the federal Office of Fair Housing and Equal Opportunity available at City Hall, the Library, the Community Center, and on the City's website. All requests for fair treatment on housing will be referred to San Joaquin Fair Housing, Inc. Responsibility: City Staff and San Joaquin Fair Housing, Inc. Timing: Ongoing	Accomplishments: Partially implemented and ongoing. The City continues to encourage the enforcement of federal and state fair housing standards. The City, however, has not provided fair housing information to interested citizens or made fair housing materials from the California Department of Fair Housing and Employment and the federal Office of Fair Housing and Equal Opportunity available at City Hall, the Library, the Community Center, and on the City's website. All requests for fair treatment on housing are referred to San Joaquin Fair Housing, Inc. The City is in the process of developing fair housing information for its website. Status: ☐ Keep ☒ Modify ☐ Remove This program is appropriate but will be modified to include specific tasks and objectives, including a webpage dedicated to fair housing information by 2025, to ensure its continued effectiveness. Program 17, Affirmatively Further Fair Housing, will include additional measures to affirmatively further fair housing on an ongoing basis, with specific timelines for individual components as outlined in Table 1 of the Housing Plan.
Program E1b: City-Assisted Housing	Accomplishments: Implemented and ongoing. The City complies with fair housing laws, including for housing assisted by the City.

The City will continue to require all housing assisted by the City or developed through City programs, such as the Below Market Rate program, to provide fair housing opportunities for all persons. Responsibility: Planning Department and City staff involved in approving deed restrictions and agreements for BMR projects. Timing: Ongoing	Status: ☐ Keep ☒ Modify ☐ Remove This program has been effective, but will be replaced with Program 23 in the Housing Plan, which provides a comprehensive approach to affirmatively furthering fair housing in consideration of changes to State Housing Element law for the 6th Cycle Planning Period.
Program E2b: Annual Review and Reporting of Housing Element Progress As required by State law, the City will conduct an annual progress review for Housing Element implementation. The City will notify the public as well as housing advocates, affordable housing providers and developments in the City, and housing/service providers for special needs groups and will encourage participation by all segments of the public and interested organizations. Responsibility: Planning Department Timing: Ongoing	Accomplishments: Implemented and ongoing. The City conducts an annual progress review for Housing Element implementation. Status: ☐ Keep ☒ Modify ☐ Remove This program is effective in informing the decision-makers (City Council and Planning Commission) and the public of the City's progress toward meeting the RHNA and implementation of Housing Element programs, as well as providing the decision-makers and public an opportunity to comment on the City's implementation efforts.

7. OTHER REQUIREMENTS

A. GREEN BUILDING PROGRAM

The City encourages residential construction of durable materials and designs suited to local conditions that contribute to reduction of the life-cycle cost of the dwelling through continued implementation of CALGreen to ensure new development is energy and water efficient. The City will also consider establishing additional incentives to achieve energy and water conservation efficiencies higher than those required by CALGreen. The City will also encourage the incorporation of energy conservation design features in existing and future residential developments to conserve resources and reduce housing costs. Program 24 will also ensure that “green buildings” are designed, renovated, re-used, or operated in a manner that enhances resource efficiency and sustainability. These structures reduce water consumption, improve energy efficiency, and lessen a building’s overall environmental impact.

B. LOCAL ENERGY CONSERVATION PROGRAMS

Pacific Gas and Electric Company (PG&E) is the primary natural gas and electric services provider for the City of Ripon. PG&E also offers a variety of programs to increase energy conservation and reduce monthly energy costs for lower-income households. The following programs, offered by PG&E, are aimed at increasing energy efficiency, and are available to PG&E customers in Ripon:

- California Alternate Rates for Energy (CARE) is PG&E's discount program for low-income households and housing facilities. CARE provides a 20% discount on monthly gas and energy bills. Participants qualify through income guidelines or if enrolled in certain public assistance programs.
- Family Electric Rate Assistance (FERA) is an electric-only discount program for families of 3 or more with low- to moderate-income. The program offers a monthly discount of 18% and is available to both single-family and multi-family residential customers.
- Relief for Energy Assistance for Community Help (REACH) is a one-time energy assistance program for low-income homeowners who cannot pay their utility bill because of a sudden financial hardship. The program is targeted to the elderly, disabled, sick, working poor, and unemployed. Eligibility is determined by the Salvation Army and requires a household income that does not exceed 200% of the federal poverty level.
- Medical Baseline Program provides allowances to customers who personally are, or who live with, someone who is dependent on life-support equipment or have other serious medical conditions which create an added need for electricity. This program allows customers to receive discounted rates for electricity by increasing their allocation of "baseline usage," which is available at lower rates. Income is not a factor in qualifying for this program.
- The Energy Savings Assistance Program provides qualified customers with energy-saving improvements such as lighting, weatherization, and water-saving measures at no charge. Participants must live in a house, mobile home or apartment that is at least 5 years old. Income restrictions apply.
- The Green Saver Program enables income-qualified residential customers in select communities to save 20% on their electricity bill on top of any applicable CARE or FERA discounts by subscribing to 100% solar energy.

The San Joaquin County Human Services Agency (HAS) offers a Home Energy Assistance Program (HEAP) that offers income-eligible residents of San Joaquin County a credit to their utility bill. Along with the utility credit, clients can also receive valuable information about energy conservation and practical tips on how to save energy and keep your utility bill at a manageable level. The HSA also operates a Weatherization Program that can assist renters or owners by installing energy saving measures and through repairs to homes, multi-unit dwellings, and mobile homes. These dwellings qualify for weatherization measures if the household income does not exceed a certain amount determined by the U.S. Department of Health and Human Services. Your residence may qualify for repair or replacement of a refrigerator, stove, water heater, or microwave; insulation; minor home repair, LED light bulbs; smoke and carbon monoxide detectors; shade screens; weather-stripping; and much more.

In addition to the local programs described above, the California Department of Community Services and Development (CSD) administers the Federally-funded Low-Income Home Energy Assistance Program (LIHEAP). This program provides two types of assistance: Home Energy Assistance and Energy Crisis Intervention. The first type of assistance is a direct payment to utility bills for qualified low-income households. The second type of assistance is available to low-income households that are in a crisis situation. CSD also offers free weatherization assistance, such as attic insulation, caulking, water heater blankets, and heating and cooling system repairs to low-income households. Another service that LIHEAP provides is energy budget counseling, education on basic energy efficiency practices, and instruction on the proper use and maintenance of installed weatherization measures.

The City's inventory of housing sites has been developed to promote high-density and mixed-use housing in areas that are or will be served by a range of services, including restaurant, retail, and community service uses, that are in the vicinity of the City's transit service, and that will be served by complete streets in order to accommodate pedestrian and bicycle modes of travel as well as automobile. The City also promotes economic development, through its mixed use, industrial, and commercial designations to increase jobs and improve the City's jobs-housing balance, providing residents with opportunities to work locally. These measures promote sustainable development practices that reduce energy consumption through reducing vehicle-miles travelled.

Through Program 24, the City will continue to post and distribute information on currently available energy efficiency and weatherization programs, will provide information regarding CalGreen to developers and architects in order to promote sustainable, energy-efficient development, and will coordinate with San Joaquin County to assist lower income households with energy-efficient and weatherization improvements.

C. WATER AND SEWER PRIORITY

Program 5 will ensure that the City adopts policies and procedures to provide priority water service for developments that include lower income housing units, consistent with State law (Government Code Section 65589.7).

D. GENERAL PLAN CONSISTENCY

This Housing Element has included review of the 2040 General Plan. As part of the effort, the Housing Element incorporates the land use designations and land use map included in the 2040 General Plan. No inconsistencies were identified between the General Plan and Housing Element. As part of any amendment to the General Plan, the City reviews the amendment in the context of the entire General Plan to ensure internal consistency is maintained.



City of Ripon

6th Cycle Housing Element

Public Review Draft

Appendices

August 2024

Appendix A

Inventory of Residential Sites

Appendix A - Inventory of Sites

APN	Zoning	General Plan	Address	Acreage	Existing Use	Inventory Types	Existing Single Family	Existing 2nd DU	Max. Density	Min. Density	Maximum Units	Realistic Units	Very Low	Low	Mod	Above Mod
22811004	MU	MU	1749 N. Jack Tone Road	19.23	Existing single family unit and almond orchard.	Underutilized	1		28	20	538	215	0	0	43	172
22811005	MU	MU	1737 N. Jack Tone Road	20.50	Almond orchard.	Underutilized			28	20	574	229	0	0	46	183
22811006	R4U	VHD	1705 N. Jack Tone Road	3.50	Vacant	Vacant			28	20	98	70	34	22	0	0
22811012	MU	MU	1675 N. Jack Tone Road	12.77	Almond orchard.	Underutilized			28	20	497	199	0	0	40	159
22811014	MU	MU	1601 N. Jack Tone Road	4.96	Vacant	Vacant			28	20	138	55	26	18	6	6
24534008	R1C	LD	1098 E. Clinton South Avenue	4.11	Vacant	Vacant			4	2.1	14	8	0	0	0	8
24534022	R3	MD	1570 Jack Tone Road	7.25	Vacant	Vacant			11	6	79	50	0	0	50	0
24534022	R4U	VHD	1570 Jack Tone Road	4.50	Vacant	Vacant			28	20	126	90	54	36	0	0
24534022	MU	MU	1580 N. Jack Tone Road	1.68	Almond orchard.	Underutilized			28	20	47	18	9	6	2	2
24534043	R4U	VHD	1505 Warren Road	2.50	Vacant	Vacant			28	20	70	50	30	20	0	0
24534043	C2	C2	1505 Warren Road	3.00	Vacant	Vacant			28	20	84	42	0	0	21	21
24534044	R4U	VHD	1295 W. Colony Road	6.33	Vacant	Vacant			28	20	177	126	76	50	0	0
24534044	C2	C2	1295 W. Colony Road	1.75	Vacant	Vacant			28	20	49	24	0	0	12	12
24534045	R4U	VHD	1543 Warren Road	4.19	Vacant	Vacant			28	20	117	83	50	33	0	0
24534050	R4U	VHD	1365 W. Colony Road	0.23	Vacant	Vacant			28	20	6	4	0	0	4	0
24534050	MU	MU	1365 W. Colony Road	1.12	Almond orchard.	Underutilized			28	20	31	12	6	4	1	1
24534051	R4U	VHD	1555 Warren Road	5.13	Vacant	Vacant			28	20	143	102	61	41	0	0
25727021	UR	LD	1196 Mohler Road	17.33	Underutilized	Underutilized	1	1	5	3.5	86	50	0	0	0	50
25727045	UR	LD	840 S. Mohler Road	1.54	Vacant	Vacant			5	3.5	7	4	0	0	0	4
25727071	R1E	VLD	1455 S Mohler Road	33.25	Existing single family units (2).	Underutilized	1	1	2	0.51	66	38	0	0	0	38
25727080	UR	LD	752 S. Mohler Road	12.17	Underutilized	Underutilized	1		5	3.5	60	36	0	0	0	36
25727086	UR	LD	Miriam Way & S Mohler Rd	17.06	Vacant	Vacant			5	3.5	85	52	0	0	0	52
25738010	R1A	LD	1258 Buzzini Court	0.24	Vacant	Vacant			5	3.5	1	1	0	0	0	1
25745026	R1A	LD	691 Kelcie Drive	0.23	Vacant	Vacant			5	3.5	1	1	0	0	0	1
25745029	R1C	LD	692 S. Mohler Road	0.31	Vacant	Vacant			4	2.1	1	1	0	0	0	1
25911011	R1C	LD	1179 Vera Avenue	2.25	Vacant	Vacant			4	2.1	7	4	0	0	0	4
25911018	R1C	LD	1226 Doak Boulevard	0.59	Vacant	Vacant			4	2.1	2	1	1	0	0	0
25914010	R1	LD	711 Orange Avenue	0.23	Vacant	Vacant			5	3.5	1	1	0	0	0	1
25918009	R1	LD	829 W. Fourth Street	0.42	Vacant	Vacant			5	3.5	2	1	0	0	0	1
25926004	R1	LD	329 Palm Avenue	0.22	Vacant	Vacant			5	3.5	1	1	0	0	0	1
25930035	R1UC	HLD	124 Second Street	0.14	Vacant	Vacant			7		1	1	0	0	0	1
25960018	R1	LD	1285 Sapphire Court	0.28	Vacant	Vacant			5	3.5	1	1	0	0	0	1
26102039	R3	MD	1332 Goodwin Dr	6.49	Vacant	Vacant			11	6	71	44	0	0	44	0
26102040	MU	MU	1041 Goodwin Dr	2.75	Vacant	Vacant			28	20	77	30	14	10	3	3
26102041	R3	MD	1376 Warren Rd	10.15	Vacant	Vacant			11	6	111	70	0	0	70	0
26105015	R3	MD	733 N. Acacia Avenue	2.00	Vacant	Vacant			11	6	22	13	0	0	13	0
26106018	MU	MU	540 Frontage Road	0.13	Vacant	Vacant			28	20	3	1	0	0	0	1
26106026	MU	MU	526 Key Avenue	0.13	Vacant	Vacant			28	20	3	1	0	0	0	1
26111027	MU	MU	304 Frontage Road	0.20	Vacant	Vacant			28	20	5	2	0	0	0	2
26112025	R1UC	UC	130 Oregon Street	0.11	Vacant	Vacant			7		1	1	0	0	0	1
26113027	R1UC	UC	127 Oregon Street	0.11	Vacant	Vacant			7		1	1	0	0	0	1
26113028	R1UC	UC	119 Oregon Street	0.11	Vacant	Vacant			7		1	1	0	0	0	1
26120021	R1	LD	155 Franklin Lane	0.17	Vacant	Vacant			5	3.5	1	1	0	0	0	1
26120022	R1	LD	163 Franklin Lane	0.17	Vacant	Vacant			5	3.5	1	1	0	0	0	1
26120029	R1	LD	225 Franklin Lane	0.21	Vacant	Vacant			5	3.5	1	1	0	0	0	1
26121009	R1U	HLD	22874 S. North Ripon Road	3.05	Vacant	Vacant			7	2.75	21	13	0	0	0	13
26130022	MU	MU	126 Gilbert Drive	0.29	Vacant	Vacant		0	28	20	8	3	0	0	1	2

Appendix A - Inventory of Sites

APN	Zoning	General Plan	Address	Acreage	Existing Use	Inventory Types	Existing Single Family	Existing 2nd DU	Max. Density	Min. Density	Maximum Units	Realistic Units	Very Low	Low	Mod	Above Mod
26130023	MU	MU	154 Gilbert Drive	0.65	Vacant	Vacant		0	28	20	18	7	0	0	1	6
26136004	R1A	LD	1148 Spring Creek Drive	0.29	Vacant	Vacant			5	3.5	1	1	0	0	0	1
26143076	R1A	LD	1178 Groen Court	0.19	Vacant	Vacant			5	3.5	1	1	0	0	0	1

Appendix B

Housing Needs and Priorities Survey

Q1 Do you live in Ripon?

Answered: 67 Skipped: 0

ANSWER CHOICES	RESPONSES	
Yes	100.00%	67
No	0.00%	0
TOTAL		67

Q2 How long have you lived in the City?

Answered: 67 Skipped: 0

ANSWER CHOICES	RESPONSES	
0-2 years	1.49%	1
2-5 years	10.45%	7
5-10 years	23.88%	16
10+ years	52.24%	35
Other (please specify)	11.94%	8
TOTAL		67

#	OTHER (PLEASE SPECIFY)	DATE
1	Since 2002	7/15/2024 6:03 PM
2	40 years	7/11/2024 3:10 PM
3	20 years	7/10/2024 3:49 PM
4	23	7/10/2024 3:36 PM
5	30 years	7/9/2024 4:14 PM
6	23 years	7/8/2024 2:48 PM
7	20	7/2/2024 8:05 PM
8	27	6/30/2024 7:23 AM

Q3 Do you currently own or rent your home?

Answered: 67 Skipped: 0

ANSWER CHOICES	RESPONSES	
I own my home	92.54%	62
I rent my home	7.46%	5
I live with extended family or with another household	0.00%	0
I rent a room in a home	0.00%	0
I am currently without permanent shelter	0.00%	0
TOTAL		67

Q4 Select the type of housing that best describes your current home.

Answered: 67 Skipped: 0

ANSWER CHOICES	RESPONSES	
Single-family home (detached)	95.52%	64
Duplex/attached home	1.49%	1
Multi-family home (apartment/condominium)	2.99%	2
Accessory Dwelling Unit, granny flat, guest house	0.00%	0
Mobile home	0.00%	0
Currently without permanent shelter	0.00%	0
Other (please specify)	0.00%	0
TOTAL		67

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

Q5 How would you rate the physical condition of the residence you live in?

Answered: 67 Skipped: 0

ANSWER CHOICES	RESPONSES	
Sound: Very good to excellent condition and needs minimal repairs	77.61%	52
Minor : Shows signs of minor deferred maintenance (e.g., peeling paint, chipped stucco, missing shingles, etc.)	13.43%	9
Moderate: Needs one modest rehabilitation improvements (e.g., new roof, new wood siding, replacement of stucco, etc.)	4.48%	3
Substantial: Needs two or more major upgrades (e.g., new foundation, roof replacement, new plumbing, new electrical, etc.)	4.48%	3
Dilapidated: Building appears structurally unsound, unfit for human habitation in its current condition, and demolition or major rehabilitation is required	0.00%	0
TOTAL		67

Q6 How satisfied are you with your current housing situation?

Answered: 67 Skipped: 0

ANSWER CHOICES	RESPONSES	
I am very satisfied	85.07%	57
I am somewhat satisfied	8.96%	6
I am somewhat dissatisfied	2.99%	2
I am dissatisfied	1.49%	1
If you answered dissatisfied or somewhat dissatisfied please provide a reason below.	1.49%	1
TOTAL		67

#	IF YOU ANSWERED DISSATISFIED OR SOMEWHAT DISSATISFIED PLEASE PROVIDE A REASON BELOW.	DATE
1	Too many people squeezing into rental properties, and don't maintain up keep which hurts the whole neighborhood.	7/3/2024 5:40 PM

Q7 Which of the following housing upgrades or expansions have you considered making on your home?

Answered: 67 Skipped: 0

ANSWER CHOICES	RESPONSES
Room addition	8.96% 6
Roofing, painting, and general home repairs	41.79% 28
Accessory dwelling unit	4.48% 3
HVAC, solar, and electrical	20.90% 14
Landscaping	31.34% 21
Does not apply	32.84% 22
Other (please specify)	5.97% 4
Total Respondents: 67	

#	OTHER (PLEASE SPECIFY)	DATE
1	Replace flooring	7/26/2024 12:41 PM
2	None	7/13/2024 11:44 AM
3	Remodel inside	7/12/2024 8:03 AM
4	Adding a patio roof	7/3/2024 10:56 AM

Q8 Which of the following best describes your household type?

Answered: 67 Skipped: 0

ANSWER CHOICES	RESPONSES	
Couple with children under 18	43.28%	29
Couple	29.85%	20
Single person household	13.43%	9
Multi-generational or extended family household (parents, grandparents, aunts/uncles, children, grandchildren, etc. all under the same roof)	5.97%	4
Other (please specify)	5.97%	4
Single parent with children under 18	1.49%	1
Single person living with family	0.00%	0
Single person living with roommates	0.00%	0
Couple living with roommates	0.00%	0
Adult head of household (non-parent) with children under 18	0.00%	0
TOTAL		67

#	OTHER (PLEASE SPECIFY)	DATE
1	Adult daughter and I	7/8/2024 2:48 PM
2	Couple with 1 adult (child)	6/30/2024 1:03 PM
3	Parents+ 2adult children(can't afford to buy in the city they grew up in)	6/29/2024 9:06 PM
4	Rather not say	6/29/2024 5:01 PM

Q9 If you wish to own a home in Ripon but do not currently own one, what issues are preventing you from owning a home at this time? (Select all that apply)

Answered: 64 Skipped: 3

ANSWER CHOICES	RESPONSES	
I cannot find a home within my target price range	10.94%	7
I do not currently have the financial resources for an appropriate down payment	6.25%	4
I do not currently have the financial resources for an adequate monthly mortgage payment	6.25%	4
I cannot find a home that suits my living needs (housing size, disability accommodations)	0.00%	0
I cannot currently find a home that suits my quality standards	3.13%	2
I do not currently wish to own a home in Ripon	1.56%	1
I already own a home in Ripon	90.63%	58
Total Respondents: 64		

Q10 If you wish to rent a home in Ripon but do not currently rent one, what issues are preventing you from renting a home at this time? (Select all that apply)

Answered: 56 Skipped: 11

ANSWER CHOICES	RESPONSES	
I cannot find a home within my target rental cost	0.00%	0
I cannot find a home that suits my living needs (housing size, disability accommodations)	0.00%	0
I cannot currently find a home that suits my quality standards	0.00%	0
I do not currently wish to rent a home in Ripon	89.29%	50
I already rent a home in Ripon	10.71%	6
Total Respondents: 56		

Q11 What types of housing are most needed in the City of Ripon? (Select all that apply)

Answered: 64 Skipped: 3

ANSWER CHOICES	RESPONSES	
Single family, small (less than 1,600 square foot home)	32.81%	21
Single family, medium to large (1,600 square foot home or larger)	45.31%	29
Duplex, Triplex, and Fourplex	10.94%	7
Townhomes or Condominiums (multi-family ownership homes)	17.19%	11
Apartments (multi-family rental homes)	10.94%	7
Co-housing (individual homes that are part of larger development with shared common space, such as kitchen, living, recreation, and garden areas)	1.56%	1
Accessory Dwelling Unit	4.69%	3
Other (please specify)	26.56%	17
Total Respondents: 64		

#	OTHER (PLEASE SPECIFY)	DATE
1	I don't think more homes are needed in Ripon.	8/12/2024 6:03 PM
2	None. No new housing is needed in Ripon.	7/19/2024 3:55 PM
3	None. Ripon doesn't need to build new housing.	7/19/2024 3:44 PM
4	None, keep it the way it is	7/11/2024 3:15 PM
5	I do not believe we need any more housing in Ripon. There is a great variation of homes already existing.	7/10/2024 4:40 PM
6	No housing needs needed.	7/10/2024 3:57 PM
7	What happened to slow growth initiatives	7/10/2024 3:43 PM
8	None. City had plenty of housing. Residents do not want any more growth.	7/9/2024 10:55 PM
9	None, Ripon is full	7/9/2024 7:04 PM
10	Ripon could benefit from a variety of the above mentioned dwellings	7/9/2024 4:28 PM
11	Farm land. No new houses	7/7/2024 6:48 PM
12	Slow growth	7/5/2024 8:09 PM
13	Affordable	7/5/2024 9:02 AM
14	None	7/3/2024 3:44 PM
15	Unknown	7/2/2024 8:12 PM
16	I do not think Ripon needs anymore homes	6/30/2024 2:06 PM
17	No new homes. I like Ripon to remain small.	6/30/2024 10:35 AM

Q12 How important are the following housing priorities to you and your family?

Answered: 64 Skipped: 3

	VERY IMPORTANT	SOMEWHAT IMPORTANT	NOT IMPORTANT	DON'T KNOW	TOTAL
Ensure that children who grow up in Ripon can afford to live here	48.44% 31	26.56% 17	20.31% 13	4.69% 3	64
Housing affordable to working families	42.86% 27	26.98% 17	25.40% 16	4.76% 3	63
Provide housing to meet Ripon's social and economic needs, including both existing and future residents, as well as employers	32.26% 20	30.65% 19	29.03% 18	8.06% 5	62
Rehabilitate existing housing	31.25% 20	46.88% 30	18.75% 12	3.13% 2	64
Promote sustainable, efficient, and fire-safe housing to address safety, energy, and climate change impacts	31.25% 20	34.38% 22	26.56% 17	7.81% 5	64
Ensure all persons and households have fair and equitable access to housing and housing opportunities	28.13% 18	29.69% 19	35.94% 23	6.25% 4	64
Sustainable, walkable development (housing within walking distance to services, schools, and/or the downtown)	28.57% 18	34.92% 22	33.33% 21	3.17% 2	63
Provide ADA-accessible housing	26.98% 17	30.16% 19	34.92% 22	7.94% 5	63
Establish programs to help at-risk homeowners keep their homes, including mortgage loan programs	23.44% 15	32.81% 21	34.38% 22	9.38% 6	64
Create more mixed-use (commercial/office and residential) projects to bring different land uses closer together	15.63% 10	17.19% 11	59.38% 38	7.81% 5	64
Integrate affordable housing throughout the community to create mixed-income neighborhoods	15.63% 10	12.50% 8	68.75% 44	3.13% 2	64
Support fair/equitable housing opportunities and programs to help maintain and secure neighborhoods that have suffered foreclosures	14.29% 9	36.51% 23	42.86% 27	6.35% 4	63
Lease-to-own housing (condominiums, apartments)	6.25% 4	25.00% 16	56.25% 36	12.50% 8	64

Q13 Are there any populations or persons that need additional housing types or dedicated policies and programs to ensure they can access housing in Ripon?

Answered: 64 Skipped: 3

	VERY IMPORTANT	SOMEWHAT IMPORTANT	NOT IMPORTANT	DON'T KNOW	TOTAL	WEIGHTED AVERAGE
Seniors	22.22% 14	31.75% 20	26.98% 17	19.05% 12	63	2.43
Persons with a disability, including developmental	21.88% 14	32.81% 21	29.69% 19	15.63% 10	64	2.39
Single Parent Head of Households	21.88% 14	42.19% 27	25.00% 16	10.94% 7	64	2.25
Farmworkers	12.50% 8	40.63% 26	31.25% 20	15.63% 10	64	2.50
Homeless persons or at risk of homelessness	10.94% 7	20.31% 13	56.25% 36	12.50% 8	64	2.70
Large families (5 or more persons)	10.94% 7	35.94% 23	34.38% 22	18.75% 12	64	2.61

#	OTHER (PLEASE SPECIFY)	DATE
1	There are many senior living options in town and another being built. I think that's covered already.	7/9/2024 10:55 PM
2	Ripon should have a variety of housing options for a variety of households	7/9/2024 4:28 PM
3	Farm workers squeezing 9 people with cars into a two bedroom downgrades property values	7/3/2024 5:45 PM
4	No new housing	6/30/2024 10:35 AM
5	Young adults	3/1/2024 8:52 AM

Q14 What is your race/ethnicity?

Answered: 64 Skipped: 3

ANSWER CHOICES	RESPONSES	
African American	4.69%	3
Asian	1.56%	1
Hispanic	14.06%	9
Native American	0.00%	0
White/Non-Hispanic	73.44%	47
Other (please specify)	6.25%	4
TOTAL		64

#	OTHER (PLEASE SPECIFY)	DATE
1	Not necessary to answer	8/12/2024 6:03 PM
2	Multiracial	7/6/2024 10:25 AM
3	Na	7/1/2024 8:01 AM
4	Choose to not answer	6/30/2024 1:12 PM

Q15 Do any of the following apply to you or someone in your household (check all that apply):

Answered: 52 Skipped: 15

ANSWER CHOICES	RESPONSES	
Ages 55 to 64	38.46%	20
Ages 65 or over	23.08%	12
Large family (5 or more people)	21.15%	11
Farmworker	0.00%	0
A single female head of household with children	1.92%	1
A single male head of household with children	0.00%	0
Children under 18	46.15%	24
Have a developmental disability	3.85%	2
Have a disability (non-developmental)	1.92%	1
Total Respondents: 52		

Q16 What housing challenges have you experienced?

Answered: 60 Skipped: 7

	YES	NO	TOTAL
I struggle to pay my rent or mortgage payment.	13.56% 8	86.44% 51	59
I am concerned about my rent going up to an amount I can't afford.	12.07% 7	87.93% 51	58
My home is not big enough for my family or household.	12.07% 7	87.93% 51	58
I need assistance with understanding my rights related to fair housing.	8.47% 5	91.53% 54	59
I am concerned that if I ask my property manager or landlord to repair my home that my rent will go up or I will be evicted.	7.02% 4	92.98% 53	57
I need assistance finding rental housing.	6.90% 4	93.10% 54	58
My home is in poor condition and needs repair.	6.90% 4	93.10% 54	58
I cannot find a place to rent due to bad credit, previous evictions, or foreclosure.	1.72% 1	98.28% 57	58
I am concerned that I may be evicted.	1.72% 1	98.28% 57	58
I have been discriminated against when trying to rent housing.	1.72% 1	98.28% 57	58
There is a lot of crime in my neighborhood.	0.00% 0	100.00% 59	59
I have been discriminated against when trying to purchase housing.	0.00% 0	100.00% 57	57

Q17 Do you or someone in your family have any of the following specific housing needs? Please check all that apply.

Answered: 16 Skipped: 51

ANSWER CHOICES	RESPONSES	
Senior independent living (senior single family community or senior apartments)	43.75%	7
Independent living for someone with a disability	6.25%	1
Assisted living for senior (55 and over) that provides assistance with daily tasks and has increasing levels of care (from assisted living to skilled nursing)	12.50%	2
Assisted living for disabled persons that provides assistance with daily tasks and has increasing levels of care (from assisted living to skilled nursing)	6.25%	1
Emergency shelter	6.25%	1
Supportive or transitional housing that provides services and support to avoid homelessness	12.50%	2
Supportive services to find and obtain housing.	18.75%	3
Daily living assistance and services to be able to live independently.	25.00%	4
Total Respondents: 16		

Q18 Have encountered discrimination or other issues that have affected your ability to live in safe, decent housing of your choice? If so, please explain any discrimination or fair housing issues you have encountered.

Answered: 62 Skipped: 5

ANSWER CHOICES	RESPONSES	
No	96.77%	60
Yes (please specify)	3.23%	2
TOTAL		62

#	YES (PLEASE SPECIFY)	DATE
1	Daughter and family had been ok'd and accepted for a house the owner said no because of 1minor fence repair needed..left her family homeless	6/29/2024 9:17 PM
2	Quite a few years ago when we had to short-sell our home, we attempted to view a home that was available for rent. Speaking on the phone with landlord, she was willing to show us home. Once we went to the home to view, the woman looked at us with distaste and told us that the home was already rented.	2/28/2024 1:13 PM

Q19 Multifamily. Looking at the map above, please identify your preference for new multifamily housing development in each area.

Answered: 58 Skipped: 9

	STRONGLY PREFER	PREFER	NEUTRAL	DO NOT PREFER	STRONGLY DO NOT PREFER	TOTAL	WEIGHTED AVERAGE
1	28.07% 16	24.56% 14	10.53% 6	12.28% 7	24.56% 14	57	0.39
2	21.43% 12	19.64% 11	14.29% 8	10.71% 6	33.93% 19	56	-0.32
6	14.29% 8	19.64% 11	12.50% 7	14.29% 8	39.29% 22	56	-0.89
7	10.71% 6	16.07% 9	17.86% 10	14.29% 8	41.07% 23	56	-1.18
3	3.57% 2	17.86% 10	12.50% 7	23.21% 13	42.86% 24	56	-1.68
5	3.57% 2	19.64% 11	10.71% 6	17.86% 10	48.21% 27	56	-1.75
4	1.79% 1	14.29% 8	10.71% 6	21.43% 12	51.79% 29	56	-2.14
8	0.00% 0	11.63% 5	32.56% 14	13.95% 6	41.86% 18	43	-1.72
9	0.00% 0	11.63% 5	32.56% 14	13.95% 6	41.86% 18	43	-1.72
10	0.00% 0	11.63% 5	32.56% 14	13.95% 6	41.86% 18	43	-1.72
11	0.00% 0	11.63% 5	32.56% 14	13.95% 6	41.86% 18	43	-1.72

Q20 Mixed Use. Looking at the map above, please identify your preference for new mixed use development in each area.

Answered: 55 Skipped: 12

	STRONGLY PREFER	PREFER	NEUTRAL	DO NOT PREFER	STRONGLY DO NOT PREFER	TOTAL	WEIGHTED AVERAGE
1	23.64% 13	25.45% 14	14.55% 8	7.27% 4	29.09% 16	55	0.15
2	12.73% 7	16.36% 9	16.36% 9	12.73% 7	41.82% 23	55	-1.09
3	3.64% 2	10.91% 6	23.64% 13	14.55% 8	47.27% 26	55	-1.82
4	1.82% 1	9.09% 5	21.82% 12	14.55% 8	52.73% 29	55	-2.15
5	5.45% 3	9.09% 5	20.00% 11	16.36% 9	49.09% 27	55	-1.89
6	10.91% 6	16.36% 9	18.18% 10	12.73% 7	41.82% 23	55	-1.16
7	9.09% 5	14.55% 8	21.82% 12	9.09% 5	45.45% 25	55	-1.35
8	0.00% 0	9.52% 4	33.33% 14	9.52% 4	47.62% 20	42	-1.90
9	0.00% 0	9.52% 4	33.33% 14	9.52% 4	47.62% 20	42	-1.90
10	0.00% 0	7.32% 3	34.15% 14	9.76% 4	48.78% 20	41	-2.00
11	0.00% 0	9.52% 4	33.33% 14	9.52% 4	47.62% 20	42	-1.90

Q21 Single Family. Looking at the map above, please identify your preference for new single family housing in each area.

Answered: 53 Skipped: 14

	STRONGLY PREFER	PREFER	NEUTRAL	DO NOT PREFER	STRONGLY DO NOT PREFER	TOTAL	WEIGHTED AVERAGE
1	37.74% 20	22.64% 12	15.09% 8	5.66% 3	18.87% 10	53	1.09
2	26.42% 14	15.09% 8	16.98% 9	5.66% 3	35.85% 19	53	-0.19
3	1.89% 1	18.87% 10	20.75% 11	20.75% 11	37.74% 20	53	-1.47
4	1.89% 1	16.98% 9	22.64% 12	18.87% 10	39.62% 21	53	-1.55
5	1.89% 1	15.09% 8	24.53% 13	20.75% 11	37.74% 20	53	-1.55
6	15.09% 8	15.09% 8	24.53% 13	13.21% 7	32.08% 17	53	-0.64
7	13.21% 7	20.75% 11	18.87% 10	13.21% 7	33.96% 18	53	-0.68
8	2.44% 1	9.76% 4	39.02% 16	12.20% 5	36.59% 15	41	-1.41
9	2.50% 1	10.00% 4	37.50% 15	12.50% 5	37.50% 15	40	-1.45
10	2.50% 1	10.00% 4	37.50% 15	12.50% 5	37.50% 15	40	-1.45
11	2.50% 1	10.00% 4	40.00% 16	10.00% 4	37.50% 15	40	-1.40

Q22 Are there other housing types needed in specific areas of the City? Please describe.

Answered: 27 Skipped: 40

#	RESPONSES	DATE
1	No. Let's keep Ripon small. One of the things that makes Ripon an amazing community is its size. Equity doesn't make for a healthy society and shouldn't be considered when planning new builds, or anything for that matter.	8/12/2024 6:08 PM
2	Not that I am aware of - demographics are always changing too. Ex: I don't need assistance currently but with both of us nearing 70 years old with some health problems, it will change in 5-10 years.	7/26/2024 12:48 PM
3	No!	7/19/2024 4:00 PM
4	No	7/15/2024 6:17 PM
5	No	7/15/2024 10:01 AM
6	No	7/12/2024 8:14 AM
7	Affordable for first time buyers.	7/11/2024 11:46 AM
8	The city of Ripon is very comfortable. We do not need more housing.	7/10/2024 4:04 PM
9	None	7/10/2024 11:35 AM
10	Independent living assisted homes for people with moderate disabilities.	7/10/2024 10:53 AM
11	No more housing PLEASE. Our schools are already full. Our stores already packed. Traffic through town is bad around 4pm. It takes me 20 minutes to get from one side of town to the other during rush hour. Residents do not want more growth.	7/9/2024 10:59 PM
12	What about planned growth east of area 1 and west of area 2?	7/9/2024 4:39 PM
13	Na	7/6/2024 10:26 AM
14	Transportation Oriented Developments (TOD) should be considered along with multi modal transportation availability (bikes, peds, buses, light rail etc).	7/6/2024 8:04 AM
15	Would love more large, but affordable homes off of South Highland.	7/4/2024 10:55 AM
16	Na	7/4/2024 10:46 AM
17	No	7/2/2024 8:56 PM
18	Small first time buyer starter homes.	6/30/2024 3:35 PM
19	Assist living with no more than 4-5 residents to a home	6/30/2024 1:18 PM
20	Na	6/30/2024 1:01 PM
21	No. But if you build housing you need grocery stores and schools to go with the extra people.	6/30/2024 12:07 PM
22	The map did not have area 8, 9, 10, 11	6/30/2024 11:31 AM
23	The city has done well with limiting building. If they have to build, only build single family custom homes.	6/30/2024 10:38 AM
24	How about NOT preferred? Like nothing more above 2 stories. Who ok'd a 3 story building downtown anyway!	6/29/2024 9:23 PM
25	Need more custom home lots	6/29/2024 5:05 PM
26	no	6/29/2024 3:49 PM

Q23 Housing Rehabilitation. Looking at the map above, please identify areas in need of housing rehabilitation.

Answered: 43 Skipped: 24

	SIGNIFICANT REHABILITATION: SOME OR ALL HOUSING IN THIS AREA IS IN DISREPAIR OR UNSAFE.	MODERATE REHABILITATION: SOME HOUSING IN THIS AREA IS IN DISREPAIR.	MINOR REHABILITATION: MINOR REPAIRS, BUT HOUSING IS GENERALLY IN GOOD CONDITION.	NO REHABILITATION: HOUSING IS IN GOOD CONDITION.	(NO LABEL)	TOTAL	WEIGHTED AVERAGE
1	0.00% 0	12.20% 5	19.51% 8	65.85% 27	2.44% 1	41	0.44
2	0.00% 0	4.76% 2	26.19% 11	64.29% 27	4.76% 2	42	0.36
3	2.38% 1	9.52% 4	26.19% 11	57.14% 24	4.76% 2	42	0.55
4	11.90% 5	11.90% 5	26.19% 11	45.24% 19	4.76% 2	42	0.98
5	11.63% 5	16.28% 7	37.21% 16	32.56% 14	2.33% 1	43	1.16
6	23.26% 10	32.56% 14	27.91% 12	13.95% 6	2.33% 1	43	1.86
7	4.65% 2	18.60% 8	25.58% 11	46.51% 20	4.65% 2	43	0.81
8	0.00% 0	10.00% 3	16.67% 5	43.33% 13	30.00% 9	30	0.37
9	0.00% 0	6.90% 2	20.69% 6	41.38% 12	31.03% 9	29	0.34
10	0.00% 0	10.34% 3	17.24% 5	41.38% 12	31.03% 9	29	0.38
11	0.00% 0	10.34% 3	17.24% 5	41.38% 12	31.03% 9	29	0.38

Q24 Community Investment. Looking at the map above, please identify areas in need of improved access to jobs, services, education, or recreation.

Answered: 31 Skipped: 36

	JOBS: IMPROVE TRANSIT	JOBS: ADDITIONAL EMPLOYEE-GENERATING DEVELOPMENT (COMMERCIAL, OFFICES, RESEARCH/TECHNOLOGY, ETC.)	SERVICES: INCREASE ACCESS TO HEALTHCARE	SERVICES: INCREASE ACCESS TO DAILY LIVING SERVICES (GROCERY, BANKING, ETC.)	EDUCATION: INCREASE ACCESS TO SCHOOLS	RECREATION: INCREASE ACCESS TO PARKS, RECREATION FACILITIES, AND OPEN SPACE	TOTAL
1	10.71% 3	7.14% 2	14.29% 4	28.57% 8	10.71% 3	28.57% 8	28
2	11.54% 3	3.85% 1	11.54% 3	19.23% 5	7.69% 2	46.15% 12	26
3	16.00% 4	4.00% 1	12.00% 3	12.00% 3	4.00% 1	52.00% 13	25
4	19.23% 5	3.85% 1	15.38% 4	11.54% 3	3.85% 1	46.15% 12	26
5	19.23% 5	7.69% 2	11.54% 3	11.54% 3	3.85% 1	46.15% 12	26
6	18.52% 5	3.70% 1	11.11% 3	14.81% 4	7.41% 2	44.44% 12	27
7	8.33% 2	0.00% 0	12.50% 3	20.83% 5	16.67% 4	41.67% 10	24
8	16.67% 3	5.56% 1	16.67% 3	11.11% 2	0.00% 0	50.00% 9	18
9	22.22% 4	0.00% 0	11.11% 2	22.22% 4	0.00% 0	44.44% 8	18
10	22.22% 4	0.00% 0	11.11% 2	22.22% 4	0.00% 0	44.44% 8	18
11	22.22% 4	0.00% 0	11.11% 2	22.22% 4	0.00% 0	44.44% 8	18
12	22.22% 4	0.00% 0	11.11% 2	22.22% 4	5.56% 1	38.89% 7	18
13	22.22% 4	5.56% 1	11.11% 2	16.67% 3	0.00% 0	44.44% 8	18
14	22.22% 4	0.00% 0	11.11% 2	22.22% 4	0.00% 0	44.44% 8	18
15	23.53% 4	0.00% 0	11.76% 2	23.53% 4	0.00% 0	41.18% 7	17

Q25 What age range most accurately describes you?

Answered: 46 Skipped: 21

ANSWER CHOICES	RESPONSES	
0-17 years old	0.00%	0
18-23 years old	0.00%	0
24-39 years old	28.26%	13
40-55 years old	41.30%	19
56-74 years old	30.43%	14
75+ years old	0.00%	0
TOTAL		46

Q26 Please describe any additional housing comments or concerns you would like to share with the City.

Answered: 25 Skipped: 42

#	RESPONSES	DATE
1	Please work hard to keep Ripon small. We pay a lot of money to live here and there are many reasons why we are willing to do so.... Low crime, great Police & Fire, good schools, access to clean parks & rec, little to no homelessness. When politicians try to make everything equitable, it never works. You can give two exact families/people the same opportunities and one will squander it, while the other while build something amazing. Keep Ripon small and government small. Thank you	8/12/2024 6:18 PM
2	I don't know different neighborhoods well enough to rate what needs repair or not.	7/26/2024 12:50 PM
3	There are plenty of homes for sale in Ripon at all times. No new builds are needed anytime soon.	7/19/2024 4:07 PM
4	Stop rent raising.	7/15/2024 6:26 PM
5	Stop the growth!!! 5th generation Riponite. Too much traffic, rude drivers moving here, valuable farm land is getting wasted. I want a small clean safe city for my kids and grandkids. No more new houses!!	7/11/2024 11:52 AM
6	Please keep our town small. It's a large part of what makes Ripon special. We all understand that growth is somewhat necessary, but there are a lot of generous people in this town that have invested a lot of time and money to make it what it is today. Let's not throw that away for the sake of growth.	7/10/2024 4:46 PM
7	Keep the agricultural farm land and feel to our small town! Houses upon houses should not be the main goal. We are a farming community and I would hate to see our town lose that piece!	7/10/2024 10:57 AM
8	No more growth.	7/9/2024 11:01 PM
9	We need improved maintenance in our roads/streets within the city limits to get to our homes.	7/9/2024 4:52 PM
10	Protect the integrity and preservation of historic buildings. Improve / update parks and recreational areas.	7/7/2024 5:16 PM
11	Affordable housing opportunities within walking distance to schools, banks and businesses	7/6/2024 8:09 AM
12	Would love to have another grocery store and more sit down restaurants	7/4/2024 10:58 AM
13	If the city continues to grow we will need another high school. It would be nice if a community pool could be built on either side of the highway.	7/3/2024 3:49 PM
14	Want Ripon to not lose its place as a safe community. Don't want the problems low cost housing brings in. Don't want single family zoned areas to be overwhelmed with multiple unit housing destroying the reason I chose to live in that type of area.	7/3/2024 11:11 AM
15	We need a great community center for kids and families, an actual community pool that can be accessed year round, ADUs allowed for multi generational families and/or rental income, a park that has exercise equipment, shade added to all the parks, a dog park, a safer walking path.	6/30/2024 3:42 PM
16	1. Make current tennis courts at community park be all pickleball courts having all courts resurfaced for safety. 2. Provide seating area for all (ie seniors and disabled) with shade by those tennis courts and baseball diamonds. More areas to walk/hike/ bike/ trails along river area More outside/ inside activities for retirees held in more updated place. These are all things related to housing for those in the " older population" who are still somewhat or need to be active.	6/30/2024 1:39 PM
17	Na	6/30/2024 1:04 PM
18	Update Parks (swings) Add a pool (the one is over utilized). Add another grocery store.	6/30/2024 12:11 PM

Ripon Housing Needs and Priorities Survey

	Another high school. THEN add housing for extra people.	
19	Fix the roads and add a tax to new or additional extensions for public services such as staffing the fire dept	6/30/2024 11:36 AM
20	We love our small family town. Do not enlarge it.	6/30/2024 10:44 AM
21	I loved when there were houses either redone or bought, pulled down and a new house put there for no down/affordable housing. These I believe were for 1st time buyers. Kids who grew up in Ripon can't stay here... they can't afford housing so move away. A lot of their parents are following them. Very sad.	6/29/2024 9:35 PM
22	I would like to see new smaller areas of custom home lots.	6/29/2024 5:09 PM
23	The State and City should not dictate many of the equitable and other items mentioned in the survey, including rehabilitation, especially if funded in part with tax payer funds	6/29/2024 5:03 PM
24	There's a lot of focus on our senior community, but you must make sure to not turn Ripon into one huge senior center. The city needs to encourage young folks and families with small affordable houses and apartments. Not all of us commute to the Bay area and can afford huge houses / luxury apartments. Walkable and affordable will inject some youthful energy into this town.	3/1/2024 9:07 AM
25	Not enough affordable housing for young adults or low income families.	2/28/2024 1:25 PM

Q27 If you would like to be added to the City's contact list for the Housing Element Update, please enter your contact information below. Note: This information will be kept separate from the remainder of the survey responses in order to ensure responses are published anonymously.

Answered: 14 Skipped: 53

ANSWER CHOICES	RESPONSES	
Name	92.86%	13
Company	0.00%	0
Address	0.00%	0
Address 2	0.00%	0
City/Town	0.00%	0
State/Province	0.00%	0
ZIP/Postal Code	0.00%	0
Country	0.00%	0
Email Address	100.00%	14
Phone Number	0.00%	0

Responses on this page and page 30 are deleted for the privacy of survey respondents.